663
119 Morning Express
D. P. Dobbins
Sec't

LAKE INSURANCE.

PROCEEDINGS OF A CONVENTION OF

LAKE UNDERWRITERS

HELD AT BUFFALO, N. Y.

JANUARY 8TH. 1856.

HE
961
.A78

BUFFALO:
MURRAY & BAKER, BOOK AND JOB PRINTERS, 200 MAIN STREET.

1856.

BUFFALO HISTORICAL MUSEUM

LAKE INSURANCE.

BUFFALO & ERIE CO. LIBRARY & ARCHIVES HISTORICAL SOCIETY

PROCEEDINGS

OF A

CONVENTION OF LAKE UNDERWRITERS

HELD AT BUFFALO, N. Y.

JANUARY 8TH, 1856.

BUFFALO:
MURRAY & BAKER, BOOK AND JOB PRINTERS, 200 MAIN STREET.
1856.

HE
961
.A78

21833

PROCEEDINGS

OF A

CONVENTION OF LAKE UNDERWRITERS

HELD AT BUFFALO, N. Y.

JANUARY 8th, 1856.

DELEGATES PRESENT.

Chicago, Ill.—Capt. R. C. Bristol, Secretary, Chicago Mutual Insurance Company; Capt. W. H. B. Warren, Marine Inspector Chicago Mutual Insurance Company; Hiram Wheeler, Garden City Insurance Company, of Chicago; G. S. Hubbard, Agent Ætna Insurance Company, of Hartford, Conn.

Milwaukie, Wis.—L. W. Weeks, President Merchants' Mutual Insurance Company, of Milwaukie; Capt. John B. Merrill, Marine Inspector Merchants' Mutual Insurance Company.

Detroit, Mich.—Capt. Wm. H. Barse, Agent and Inspector for Association of Underwriters; J. W. Strong, Agent Star Insurance Company, and Buffalo Mutual Insurance Company; J. T. Whiting, Agent North Western Insurance Company.

Monroe, Mich.—W. W. Clark, Agent Ætna Insurance Company, and Home Insurance Company.

BUFFALO HISTORICAL SOCIETY MUSEUMS

Toledo, Ohio.—E. HASKELL, Secretary Mutual Insurance Company of Toledo; S. FITCH, Jr., Secretary Toledo Fire and Marine Insurance Company; C. A. KING, Director Toledo Fire and Marine Insurance Company.

Cleveland, Ohio.—J. L. WEATHERLY, Agent North Western Insurance Company; Capt. B. A. STANARD, Marine Inspector North Western Insurance Company.

Pittsburgh, Pa.—H. B. TEN EYCK, Agent Ætna, of Hartford.

Buffalo, N. Y.—A. A. EUSTAPHIEVE, Secretary Mutual Insurance Company, of Buffalo; Capt. E. P. DORR, Marine Inspector, Mutual Insurance Company; Capt. BENJAMIN BAGNALL, General Agent Ætna Insurance Company of Hartford, Conn.; Capt. D. P. DOBBINS, General Inspector of Association of Lake Underwriters; Capt. JOHN N. GARDNER, Agent Corn Exchange Insurance Company of New York; A. BARKER, Agent State Mutual Insurance Company of Harrisburg, Pa.; WM. LOVERING, Jr., Ag't North Western Insurance Company; Capt. JOHN MUNSON, Marine Inspector North Western Insurance Company.

Oswego, N. Y.—Capt. O. H. BROWN, Agent Ætna Insurance Company.

Ogdensburgh, N. Y.—C. T. HULBURD, Vice President Star Insurance Company of Ogdensburgh, N. Y.; H. G. Foote, Secretary Star Insurance Company.

New York City.—H. D. Condict, General Ag't Home Insurance Company of New York; J. T. Seeley, Agent Bridgeport Fire and Marine Insurance Company.

Watertown, N. Y.—D. M. Bennett, Agent Ætna Insurance Company.

Toronto, C. W.—G. P. RIDOUT, Governor British America Assurance Company of Toronto; Capt. WM. STEWARD, Manager Marine Department British America Assurance Company.

St. Catharines, C. W.—THOMAS HELLIWELL, Agent Buffalo Mutual Insurance Company; Capt. ALEXANDER STANLEY, Agent Provincial Insurance Company of Toronto, Canada West.

Montreal, C. E.—M. H. GAULT, Agent British America Assurance Company, of Toronto.

JANUARY 8TH, 10 O'CLOCK, A. M.

The Convention was called to order and organized by electing J. L. WEATHERLY, of Cleveland, President, and Capt. D. P. DOBBINS, of Buffalo, Secretary.

The President read the following *Circular Call*, by which the Convention was assembled, and announced its readiness for business:

CONVENTION OF LAKE UNDERWRITERS.

CIRCULAR.

BUFFALO, NOVEMBER 6TH., 1855.

The undersigned, the "Executive Committee," appointed by the Underwriters' Convention at Buffalo, in February last, request your attendance at a similar convention, to be held in this city, at the American Hotel, commencing at 10 o'clock on Tuesday morning, January 8th., 1856.

The action of the February Convention has been well sustained by the underwriters, on the business of Western Lakes, and the necessity for that convention, and its consequent benefits are now so apparent, that it is believed every Insurance Company interested in the trade of the Lakes, will zealously co-operate and send delegates to the next convention, fully authorized to pledge the company to an adherence to such measures as may be adopted. It is very desirable that the "Inspectors," and as many of the Agents of each company as possible may be present, that they may have a full knowledge of the motives of the convention, as well as to give to all, the benefit of each individuals' experience in underwriting on the lakes. Among the subjects to be discussed, will be the prevailing models of Lake Vessels and their carriage of cargo, beyond their custom house measurement; the incapacity of many vessel masters in time of peril, and their desertion of their vessels when stranded, or in other danger; the negligence of owners of vessels in

not protecting and sending forward the cargo after disaster; the loading of another cargo after a disaster, without proper previous examination of the vessel; the adoption of pro rata rates on Hulls for unexpired portions of the season; the extension of policies on delayed voyages after November 30; the expiration of policies on Lake Superior, and the reports of local Surveyors to the "General Surveyor" at Buffalo.

These, with other subjects connected with the lake trade, will make the convention interesting to underwriters residing in the Atlantic Cities and in Canada, as well as to those in the lake ports, and it is hoped all the delegates will so arrange their business interests at home, as to permit their attendance as long as may be needed, for full discussion and investigation of all the matters brought before the convention.

We are, Yours Truly,

A. A. EUSTAPHIEVE, Sec'y. Mutual Insurance Co., Buffalo
L. W. WEEKS, Pres't. Merchants Mutual Ins. Co., Milwaukie.
J. L. WEATHERLY, Agt. North Western Ins. Co., Cleveland.
} EXECUTIVE COMMITTEE.

H. G. Foote, offered the following resolution, which was seconded by E. Haskell.

RESOLVED, That all resolutions submitted to this Convention be in writing, and signed by the mover. Adopted.

On motion of C. T. Hulburd, seconded by A. A. Eustaphieve:

RESOLVED, That the Representatives from Canada be requested to occupy seats in this Convention, as its *guests*, and participate in the debates thereof. Adopted unanimously.

On motion of W. W. Clark, it was ordered that this Convention do now adjourn to 3 o'clock this P. M.

AFTERNOON SESSION, 3 P. M., JANUARY 8TH.

The Convention was called to order by the President. The subject of classification of vessels; rates for the year; for the season, and for the several months of the season, and to recommend Cargo Rates corresponding to their classification of Hulls, &c., was then taken up, and after considerable discussion, the following resolution was offered by H. G. Foote, and seconded by B. Bagnall:

RESOLVED, That a Committee of seven be nominated by the chair, to report a plan to classify vessels; to recommend rates thereon for the Year, for the Season, and for the several Months of the season; and to recommend cargo rates corresponding to their classification of Hulls, if they deem the same advisable, or otherwise to report as they deem best.

That they will also report a plan to procure a proper REGISTRATION of vessels according to their classification. Adopted.

On motion of C. T. Hulburd, and seconded by E. Haskell:

RESOLVED, That no Company represented in this Convention shall be entitled to more than one vote on any motion, and that no company shall have more than one Representative upon any one committee. Adopted.

The following motion was made by H. D. Condict and seconded by D. P. Dobbins:

RESOLVED, That it is recommended to the local companies and agents of other insurance companies at the various ports on the lakes, to unite in a revision of the rates of Fire Insurance on Grain Warehouses, and advance them where needed, to remunerative rates. Adopted.

On motion of H. G. Foote, the Convention adjourned to 10 o'clock, A. M., January 9th.

JANUARY 9TH, 10 O'CLOCK, A. M.

The Convention was called to order by the President.

Minutes of the business transacted last meeting were read and approved.

Sundry Reports and Statistics were handed in by delegates for reference.

The subjects of arranging proper Lights on vessels; incompetent masters; rates on hulls and cargoes; Marine surveyors, &c., were fully discussed.

The President appointed the following gentlemen a Committee on Classification of vessels, &c.; said appointment having been deferred from last session, to give Western Delegates time to arrive before forming said Committee:

H. G. FOOTE,.....Star Insurance Company.
B. BAGNALL,.....Ætna Insurance Company.

BUFFALO HISTORICAL MUSEUM

E. P. DORR,.....Buffalo Mutual Insurance Company.
B. A. STANARD,.....North Western Insurance Company.
W. H. B. WARREN,.....Chicago Mutual Insurance Company.
E. HASKELL,.....Toledo Mutual Insurance Company.
H. WHEELER,.....Garden City Insurance Company.

Committee retired to deliberate.

On motion of D. P. Dobbins, the Convention adjourned to 3 o'clock, P. M.

AFTERNOON SESSION—3 P. M., JANUARY 9TH.

The Convention was called to order by the President, and no business offering in absence of the committee on Classification, Rates, &c., the list of Marine disasters for 1855, as compiled by D. P. Dobbins, General Inspector of the Association, was examined by members present, and corrections made for publication.

L. W. Weeks, President Merchants' Mutual Insurance Company of Milwaukee; John B. Merrill, Marine Inspector; R. C. Bristol, Secretary Mutual Insurance Company, Chicago, arrived and took seats in the Convention.

On motion of C. T. Hulburd, seconded by O. H. Brown, the following resolution was offered:

RESOLVED, That the President be authorized to increase, at his discretion, the number of the Committee on classification of vessels, regulations of rates, &c., from any arrivals subsequent to appointment of such committee. Adopted.

The President appointed L. W. Weeks, of Merchants' Mutual Insurance Company, of Milwaukee, a member of said committee.

On motion of C. T. Hulburd, the Convention adjourned to 10 o'clock, A. M., January 10th.

JANUARY 10TH, 10 O'CLOCK, A. M.

Convention called to order by the President.

Minutes read and approved.

A. A. Eustaphieve offered the following resolution which was seconded by C. T. Hulburd:

RESOLVED, That the resolution heretofore passed, restricting each company to one representative in each committee, be rescinded. Adopted.

On motion of C. T. Hulburd, seconded by Capt. O. H. Brown, the following resolution was offered:

RESOLVED, That a committee of three be appointed by the chairman, to report a Tariff of rates for Lake Ontario and St. Lawrence River. Adopted.

The President appointed on this committee:

C. T. Hulburd, Star Insurance Company; D. M. Bennett, Ætna Insurance Company; O. H. Brown, Ætna Insurance Company.

Committee retired for deliberation, with instructions to consult with Wm. Steward, G. P. Ridout, and M. H. Gault of British America Assurance Company, and Alexander Stanley, of the Provincial Insurance Company of Toronto.

O. H. Brown, offered the following resolution, which was seconded by J. N. Gardner:

RESOLVED, That a Committee of eight be appointed by the President, to prepare a Pamphlet for distribution among masters of Vessels, defining as far as practicable, their duties in cases of disasters, and embodying the Law regulating the carrying of lights, &c., with such general remarks as may be deemed expedient. Adopted.

The President appointed the following gentlemen on said committee:

O. H. Brown, of Ætna Insurance Company; A. A. Eustaphieve, Buffalo Mutual Insurance Company; J. N. Gardner, Corn Exchange Insurance Company; R. C. Bristol, Chicago Mutual Insurance Company; S. Fitch, Jr., Toledo Fire and Marine Insurance Company; J. T. Seeley, Bridgport Fire and Marine Insurance Company;

BUFFALO HISTORY MUSEUM

J. T. Whiting, North Western Insurance Company; W. H. Barse, Marine Inspector.

The committe appointed, retired to deliberate.

On motion of O. H. Brown, the Convention adjourned to 10 o'clock, A. M., January 11th.

JANUARY 11TH—10 O'CLOCK, A. M.

Convention called to order by the President.

Minutes of business transacted, read and approved.

The Committe to whom was referred the subject of classification of Hulls, rates of Insurance, &c., made their report, which was read, and on motion of A. A. Eustaphieve, seconded by R. C. Bristol:

RESOLVED, That the report of the Committee be accepted, and committee dischared. Adopted.

The committee to whom the subject of a Tariff of Rates for Lake Ontario and River St. Lawrence was referred, submitted their Report, which was read, and on motion of L. W. Weeks, seconded by R. C. Bristol:

RESOLVED, That the report be accepted and adopted, and the committee discharged. Adopted.

LAKE ONTARIO.

Tariff of Cargo Rates commencing or terminating at Ports on LAKE ONTARIO for Steam and Sail Vessels, Classed A 2--for A 1 deduct 5 per cent--for B 1 add 10 per cent--for B 2 add 20 per cent--for C 1 add 30 per cent.

	April.		May 1 to August 31.		Sept. 1 to Sept. 15.		Sept. 15 to Oct. 31.		Nov. 1 to Nov 15.		Nov. 15 to Nov. 30.	
	1st. Class.	2d. Class.	1st. Class.	2d. Class.	1st. Class.	2d. Class.	1st. Class.	2d. Class.	1st. Class.	2d. Class.	1st. Class.	2d. Class.
To and from any port on Lake Ontario west of Genesee River and Coburgh, and vice versa. To and from any port on Lake Ontario east of Genesee River and Coburgh and vice versa, the following or like rates	½	¾	⅜	¼	⅜	¾	⅞	⅝	1	⅞	1¼	1
From ports above to ports below the line of Genesee River and Coburgh, and vice versa,	⅞	½	⅝	⅜	⅞	⅝	1	⅞	1¼	1	1⅜	1¼

Cargoes to Ogdensburg from the above ports are to be charged one-eighth per cent additional, and to Montreal by Canals, one-half per cent.

1st. CLASS:—Grain, Salt, Seed, Sugar, Cement, Plaster, American Coal, and other like articles.

2d. CLASS:—Flour barreled, Provisional, and other rolling freight.

A. A. Eustaphieve made the following motion, which was seconded by R. C. Bristol:

RESOLVED, That the Report of the Committee on Classification of Hulls and rates of Insurance, &c., Foote, Chairman, be taken up by sections, for the action of the convention. Adopted.

L. W. Weeks offered the following resolution, which was seconded by R. C. Bristol:

RESOLVED, That a committee of six be appointed by the President, to whom shall be referred the subject of a classification and registry of vessel masters, with instructions to report such plan of classification as they may deem condusive to the interests of this Association. Adopted.

The President appointed on this committee, L. W. Weeks, Merchants' Mutual Insurance Company; E. P. Dorr, Buffalo Mutual Insurance Company; B. Bagnall, Ætna Insurance Company; J. N. Gardner, Corn Exchange Insurance Company; R. C. Bristol, Chicago Mutual Insurance Company; B. A. Stanard, North Western Insurance Company.

On motion of A. A. Eustaphieve, the Convention adjourned to 3 o'clock, P. M.

---

3 O'CLOCK, P. M., JANUARY 11TH.

Convention called to order by the President.

The subject of Marine Inspectors, &c., as reported by the committee, was taken up and fully discussed by sections, and during the discussion, the Convention, on motion of B. Bagnall, adjourned to 10 o'clock, January 12th.

JANUARY 12TH, 10 O'CLOCK, A. M.

Convention called to order by the President.

Minutes of last meeting were read and approved.

The subject of Cargo Rates, &c., continued under discussion.

The General Inspector, Dobbins, presented to the Convention his Report of Marine Disasters on the Lakes for

the year 1855. On motion of H. Wheeler, the Convention adjourned to 3 o'clock, P. M.

JANUARY 12TH—3 o'CLOCK, P. M.

Convention called to order by the President.

Report on Classification and Tariff of Cargo Rates, &c., acted upon as before.

The following communication was received, and on motion of B. Bagnall, ordered placed in the proceedings of the Convention.

The Representatives from Insurance Companies in Canda, who have attended this Convention, beg leave to express the great gratification it has afforded them to witness the equitable and business like manner in which the proceedings of the meeting has been conducted, and to tender to the gentlemen composing the Association, their very best thanks for the privilege awarded to Canadian Underwriters of attending the deliberations of the Convention in the capacity of its guests.

Signed, WM. STEWARD,
Ch'n Canadian Delegation.

Convention adjourned to 7 o'clock.

JANUARY 12TH—7 o'CLOCK, P. M.

Convention called to order by the President.

O. H. Brown offered the following resolution which was seconded by A. A. Eustaphieve.

RESOLVED, That the maximum proportion of insurance on hulls, shall be two-thirds of the valuation on vessels valued at $5000 and under, three-fourths on vessels valued over $5000 and less than $12,000; and four-fifths on vessels valued at $12,000 and over. Adopted.

R. C. Bristol offered the following resolution, which was seconded by A. A. Eustaphieve.

RESOLVED, That vessels shall lose one grade, if they have not their pumps surrounded by a well which will permit their being taken out for repairs or cleaning, and receiving the suction-pipe of a steam pump, and all vessels hereafter launched, shall lose one grade if they have not one or more wells, adjoining the forward or after bulk-head of the hold, two feet wide, fore and aft, and four feet wide athwartships, for receiving the suction-pipe of a steam pump. Adopted.

On motion of H. G. Foote, seconded by S. Fitch, Jr.

RESOLVED, That no vessel shall load with Rail Road Iron, Pig Metal, Stone, Ores, or Marble, wholly, beyond her registered or American Custom House tonage measurement, but if half, or less than half of her tonage be laden with above articles, her lading shall not exceed her tonage more than twenty per cent, or, if Canadian measurement, fifty per cent. Adopted.

On motion of R. C. Bristol, seconded by S. Fitch, Jr.

RESOLVED, That the report, as amended, of the committee upon classification of Hulls and Tariff of Rates, &c., be now adopted, as follows. Adopted unanimously.

REPORT.

The Committee to whom was referred the subject of Inspecting and classifying Hulls, and rates of Hulls, and Cargoes, &c., submit the following:

The Committee recommend

That the Association employ competent Inspectors, to be paid and engaged exclusively for the common benefit of the Associated Companies. That such expense be paid pro rata by the Companies, in proportion to the navigation premiums received by each Company, including both hulls and cargoes.

That one such Inspector be located at Oswego, who shall inspect vessels on the River St. Lawrence, from Ogdensburgh to Kingston inclusive on the Canada shore, and to Genesee River inclusive on the American side.

That one be located at St. Catharines, having charge of the rest of Lake Ontario, including the Bay of Quinte, and the Welland Canal to Gravelly Bay, exclusive.

That one be located at Gravelly Bay, having charge of the north shore of Lake Erie to Detroit River, including Chatham.

One at Buffalo, having charge on the Niagara River, from the Falls to Erie on Lake Erie, inclusive.

BUFFALO HISTORICAL SOCIETY MUSEUM

One at Cleveland, having charge from Erie, not inclusive, to Black River, not inclusive.

One at Toledo, having charge from Black River inclusive, to Monroe inclusive, including all the islands.

One at Detroit, having charge from Monroe, exclusive, to Mackinaw, inclusive, covering also River St. Marie, Saginaw, and the east shore of Lake Huron.

One at Milwaukie, having charge at and from Milwankie to Mackinaw, exclusive, and covering Green Bay, Fox, Beaver, and adjacent Islands.

One at Chicago, having charge from Milwaukie, not inclusive, of the remainder of the lake, including the east shore, Skillagalee, and Manitou Islands.

That a Secretary be elected at Buffalo, whose duty it shall be to keep up correspondence with the several Inspectors, to whom all reports of the Inspectors shall be addressed, who shall attend to all printing, and other business connected with and necessary to carry out this plan of classification and registration.

He shall furnish all the Companies connected with this Association, a Register, in sheets, containing the Weekly Reports of the Inspectors. If two or more Inspectors report on the same vessel, if it affect the grade, he shall follow the majority of the Reports; if a tie, he shall make proper inquiry, and determine the grade, and register accordingly by his vote.

If two surveys of the same vessel disagree in her class, the Secretary shall state the disagreement to the two Inspectors, and on receiving their explanations, he shall determine her class.

The Register shall be printed and furnished to the Associated Companies, as fast as received by the Secretary, and be charged in the general expenses.

That this Association elect an Executive Committee of three, to whom, in case of neglect of duty by an Inspector, the Secretary shall report the same, and it shall be their duty to remove such Inspector, if they deem best; and they shall have power to appoint a Secretary, in case of resignation or death, or in case they remove a Secretary for neglect of duty, which they be, and are empowered to do. The Executive Committee shall fill its own vacancies; and fix time and place of annual meeting of this Association of Underwriters, *and call the same through the Secretary.*

Companies may complain of Inspectors to the Secretary, and he shall notify the Chairman of the Executive Committee in writing; and the Companies may complain of the Secretary to said Chairman, in case of neglect by him.

The Companies, at their Annual meeting, shall elect the Secretary and Executive Committee, each company represented giving one vote, and the Secretary shall choose the Inspectors, subject to the approval of the Executive Committee. All vacancies in the *Inspectors*, shall be filled in the same way.

The Executive Committee and Secretary are instructed to employ for Inspectors, thorough and highly qualified men, who shall devote their whole time to their duties, and that the Inspectors be paid liberally, from not less than $800. to not exceeding $1500. each per year.

That the actual expenses of the Inspectors while traveling shall be paid; an account of which and of their salaries shall be rendered to the Secretary monthly, and shall be audited by him and the Chairman of the Executive Committee, and passed if they deem correct.

That the Companies of this Association be assessed monthly, by the Secretary, for all expenses incurred; share and share alike, and that his sight draft therefor, countersigned by the Chairman of the Executive Committee on each company for its share, shall be presented and honored monthly, until the first of January, when the several companies shall report to the Secretary their Navigation Premiums, arising from the Lakes and River St. Lawrence business, when the expenses shall be equalized by him in proportion to such premiums, and all excesses or over-drafts over the proper share by such ratio, paid by any company, shall be refunded by the Secretary, through drafts as above provided on companies, which by their amount of premiums had paid less than their proper share of the expenses.

The general powers and duties of the Inspectors are defined as follows:

1st. To make surveys and inspection of all vessels now being built or moored in their respective beats, and to report weekly to the Secretary. They shall commence their duties by the first of February.

2d. They shall examine and inspect all vessels that come into their respective beats during the navigation season, as far as possible, and report as set forth.

3d. Whenever a disaster occurs in the beat of any Inspector, he

shall repair to the spot in person, if possible; if not, he shall send a competent man, and notify the Company or Companies of the Association having risks on said vessel, and he shall keep close supervision of the whole property, and render such aid as he can, until the Company having the risk can send its own wreckers. He shall inquire into the circumstances of the loss and the management of the master, and report to the Company or Companies having the risk, if he think it will conduce to their interest. The Companies to furnish each Inspector with a list of its hull risks as taken, which they shall hold as confidential from all persons.

If casualty happen in the adjacent beat of any Inspector, he hearing thereof shall telegraph the proper Inspector, and he shall proceed and render the same assistance, as if in his own beat, until relieved by the proper Inspector.

The expenses of the salvage, and expenses of the Inspector and his time, at the rate of five dollars per day, on such occasion shall be charged on the property, and he shall give the Association credit on his salary for what he so receives on his time.

The expense and time of the substitute, if any, to be charged by the party, and by him collected on the property, if practicable; otherwise from the Companies having the several risks.

Your Committee recommend the following as General Rules for the classification of all vessels:

Three Classes, A, B, and C.

Two sub-divisions to each Class, to wit:—A 1, A 2; B 1, B 2; C 1, C 2.

DEFINITIONS.

A 1. Model good, not over 3 years old, well timbered, fastened and found in all particulars, ground tackle heavy, each chain 90 fathoms long, after 1st of August, or grade shall be reduced; if flat built, two *good* bilge pumps and pumps fore and aft, and chain plates properly fastened to the timbers, below the plank sheer. Well clamped, knees of crooked timber, and arched if over 250 tons Custom House measurement, or its equivalent of thick ceiling and edge bolted.

A 2. Same as A 1, in all respects, but *over* three years old, and not over six years old, sails, rigging and ground tackle good.

Sharp built vessels to have two good pumps, one forward and one aft, and not required to have more pumps.

No vessel *past* six years old, however well *re-built* or repaired, shall be placed in Class A, nor one that is over-sparred, or hogged, strained from *stranding, loading*, launching, or other cause.

B 1. A vessel six years of age and *under*, deficient in any of the above particulars that would rank her in Class A; or if over six years of age, and not *over* eight years of age, sound in timbers, rigging in good condition and complete, shall be ranked in B 1.

B 2. Vessels however *new*, unsafe and bad in model, and vessels *under* eight years of age, getting tender in timber or rigging, or shortened or pinched, in ropes, chains, pumps or finding, and not well kept up, shall be ranked as B 2.

Vessels thoroughly cut down and rebuilt within 4 years next preceding the classification, if over 8 years of age, and otherwise well found as in B 1, may rank in that class, or in B 2, if having the deficiencies mentioned in that class.

No vessel over 8 years of age, unless thoroughly *rebuilt*, shall rank in Class B. 1. If such vessel be only overhauled or repaired thoroughly, within 2 years of classification, she shall rank not higher than B 2.

C 1. Vessels *over* eight years of age and under 12 years, ground tackle heavy and well rigged, and found as in Class B 1, and well kept up, esteemed good for lumber, wood, &c., shall rank as C 1.

C 2. Vessels of above age, wanting as specified in B 2, shall be ranked C 2, and be deemed unseaworthy, and so of all vessels of greater age.

A vessel over 8 years of age, thoroughly well salted and preserved, or extraordinarily well built, if two Inspectors concur, or one Inspector and the Secretary, may be ranked in Class B; and so if two Inspectors, or one and the Secretary concur, may vary these general rules on *particular* vessels, but the reasons therefor shall be placed on the Register.

Steamers and propellers to rank by same rules as vessels—*if ground tackle be light, or if deficient in power*, the grade shall be reduced.

If wanting thorough security and protection against fire from boilers or chimney, to be reduced a full class.

Passenger steamers, if otherwise entitled, may hold Class A till five years old.

HULL RATES FOR SAIL VESSELS.

For the season.	A 1.	A 2.	B 1.	B 2.	C 1.	C 2.
Less than 200 tons,	6 pr.ct.	6½ pr.ct.	7 pr.ct.	8½ pr.ct.	10pr.ct.	11 pr.ct.
From 200 to 300	7 "	7½ "	8 "	9 "	11 "	12 "
From 300 to 400	8 "	8½ "	9 "	10 "	12 "	15 "
Upwards of 400	8½ "	9 "	10 "	12 "	15 "	20 "

For the year add ½ per cent. to above rates.

RATES FOR STEAM VESSELS.

For the season.	A.	B.	C.
Less than 400 tons,	8 pr. ct.	9 pr. ct.	15 pr. ct.
Over 400 and less than 600 tons,	9 "	10 "	17 "
Over 600 tons,	10 "	11 "	20 "

For the year add 1 per cent. to above rates.

For Passenger and Mail Steamers and first class Propellers, navigating Lake Ontario only to Ogdensburgh, deduct ten per cent. from above rates.

RATES OF PARTICULAR AVERAGE FOR CLASS A.

Vessels valued under $5000, rate of average ..... 8 per cent.
" " $5000 to $8000, " " ..... 6 "
" " $8000 and over, " " ..... 5 "

FOR CLASS B.

Vessels valued under $5000, rate of average ..... 10 per ct.
" " $5000 to $8000, ... 8 "
" " $8000 and upwards ..... 6 "

FOR CLASS C.

Vessels valued under $5000, rate of average, ... 25 per ct.
" " $5000 to $8000, ... 20 "
" " over $8000 ..... 15 "

Vessels in the trade on the east shore and ports of Lake Michigan and east shore of Lake Huron to pay 2 per cent. additional.

Lumber vessels loading on the west shore of Lake Michigan (Green Bay excepted,) and west shore of Lake Huron, to pay *one* per cent. additional.

SHORT RATES TO NOVEMBER 30TH.

April having expired deduct from above rates 10 per cent.

May	"	"	"	"	20	"
June	"	"	"	"	25	"
July	"	"	"	"	30	"
August	"	"	"	"	35	"
September	"	"	"	"	45	"
October	"	"	"	"	55	"

If the month in which application is made, be partially expired, no deduction shall be made therefor.

Season from April 1st, noon, to Nov. 30th, noon, on Lakes Michigan, Huron, St. Clair, Erie, Ontario and River St. Lawrence to Montreal.

EXTENSIONS.

Sail and Steam Vessels loaded and ready to sail from ports on one lake to ports on another lake on or before the 20th November, at 6 o'clock, P. M., may have five days extension; and if from one port to another port on the same lake, if loaded and ready to sail before Nov. 25th, at 6 o'clock, P. M., may have an extension of five days.

Two per cent shall be paid for extension.

Hull risks on Lake Superior to terminate November 20th, but may be extended to November 25th, for 2 per cent. additional.

Fire Insurance for the winter on yearly Hull Policies, covers the equipments on board the vessel only—if removed, an additional premium to be charged thereon.

BUFFALO HISTORY MUSEUM

TO PORTS ON LAKE ONTARIO.

From the ports of other Lakes, add to the rates to Buffalo, as follows:

To ports not below Kingston, for April, add ..... ¾ per cent.
From May 1st to September 15th, add ..... ½ "
" September 15th to October 31st, add ..... ¾ "
" November 1st to November 30th, add ..... 1 "
Add *further* to Ogdensburgh, ... ⅛ "
or ½ per cent. if to Montreal by Canals.

FROM LAKE MICHIGAN VIA. COLLINGWOOD ROUTE,

To Kingston, and *vice versa*, same as rates between Lake Michigan and Buffalo.

Same addition as above (⅛ and ½ per cent,) to Ogdensburgh or Montreal. If to Toronto only, deduct ½ per cent.

LAKE SUPERIOR CARGO RATES.

Same as the rates from Lake Michigan to Lake Erie, if not beyond La Pointe.

Add ¼ per cent. from La Pointe to Superior. If to the north of Isle Royal, add 1 per cent.

Iron and Copper Ores to rank in bulk or barrels at the same rates as Grain.

If to or from Detroit only, deduct ½ per cent.

From Lake ports to New York, for grain, add ..... ½ per cent.
" Rolling freight, add ..... ¼ "

CARGO AVERAGES.

Particular average on grain, ... 10 per cent.
" " " Salt, ... 20 "

CARGO RATES FOR SAIL AND STEAM VESSELS,

Classed other than A 2, to wit:

For A 1, deduct 5 per cent. from above rates.
" B 1, add 10 " to " "
" B 2, " 20 " " " "
" C 1, " 30 " " " "
" C 2, not seaworthy.

CARGO TARIFF,

FOR STEAM AND SAIL VESSELS CLASSED A. 2.

For A. 1, deduct 5 per cent., for B. 1, add 10 per cent., for B. 2, add 20 per cent., for C. 1, add 30 per cent. to this Tariff.

FOR SAIL VESSELS, STEAMERS, AND PROPELLERS.	APR.	MAY 1 TO AU. 31	SEPTEMBER. 1 to 14	SEPTEMBER. 15 to 30	OCTOBER. 1 to 14	OCTOBER. 15 to 31	NOVEMBER. 1 to 14	NOVEMBER. 15 to 30
From Ports on Lake Michigan to Ports on Lake Erie, and vice versa. Add ¼ per cent. from East side.								
Grain, Coal, and Salt,	2	1¼	1½	1¾	2	2¼	2¾	3½
Rolling Freight and Lumber,	1½	⅞	1⅛	1¼	1½	1¾	2¼	2¾
From Ports West of Cleveland on Lake Erie, to Buffalo or Tonawanda, and vice versa.								
Grain, Coal, and Salt,	⅞	⅝	⅞	1	1⅛	1⅛	1¾	2
Rolling Freight and Lumber,	⅝	½	⅝	¾	⅞	1	1¼	1½
From Cleveland to Buffalo or Tonawanda, and vice versa.								
Grain, Coal, and Salt,	¾	⅜	¾	⅞	1	1⅛	1⅜	1⅝
Rolling Freight and Lumber,	½	⅜	½	⅝	¾	⅞	1	1⅛

From Canadian Ports on Lake Erie to Buffalo or any American Port on Lake Erie, and vice versa.

From Ports East of Long Point, same rates as from Cleveland to Buffalo, and vice versa.

From Ports West of Long Point, same rates as from Toledo to Buffalo, and vice versa.

If loaded off shore add ¼ per cent.

BUFFALO HISTORICAL MUSEUM

OPEN POLICY ENDORSEMENTS, &C.

Where name of vessel and grade is unknown, either for want of classification or otherwise, the rate shall be same as on a vessel classed B 1. If the grade prove better than B. 1, the difference may be refunded.

Merchandize bought, shipped and insured, at Tide Water, or East of Lake Ports, *is not* subject to the *above* variation of rates, on account of class of vessels, but, if bought, shipped and insured, at any Port on the Lakes, their tributaries, or the River St. Lawrence, as low and including Montreal, the above variation of rates &c., to apply.

VARIATIONS

Relating to all of the foregoing Rates.

Rail Road Iron, Pig Iron, Marble, Stone and Ores, same rates as Grain in same vessels.

Deck Rates.—That the rates of premium on cargoes shipped upon decks of sailing vessels be, for the months of April, September, October and November, three times the under deck rates, and for the months of May, June, July and August, double the amount of under deck rates, Deck cargoes on sailing vessels insured against total loss of packages only; the minimum rate of loss to make a claim shall be ten per cent. except salt, which shall be twenty per cent. of the whole value insured on deck. And in all cases on deck risks, to be free from damage by wet, breakage, leakage, or exposure.

THE BUFFALO HISTORY MUSEUM

CARGO TARIFF ON MERCHANDISE GOING WEST.

Shipped and Insured at Tide Water, or East of Lake Ports.

SAME AS ADOPTED BY NEW YORK BOARD OF UNDERWRITERS.

RATES FOR STEAM AND SAIL VESSELS.

Fourteen days from NEW YORK to be allowed to reach the shipping place on the Lake, excepting via Erie Railroad to Dunkirk, and via Erie Railroad to Buffalo, when three days only are to be allowed.	STEAM BOATS, PROPELLERS, AND SAILING VESSELS. ON RISKS LEAVING THE SHIPPING PLACES ON THE LAKES IN						
	March	April.	May, Je. Jy.	Aug't. Sept.	Oct.	Pri. to Nov 15	Fr 15 to 30 Nov
LAKE ERIE.							
From BUFFALO or DUNKIRK to places on the South side of LAKE ERIE not west of CLEVELAND, and on the CANADA side not west of PORT STANLEY.	1	½	⅜	⅝	1	1	1½
From BUFFALO or DUNKIRK to places on the South side of LAKE ERIE, west of CLEVELAND and not west of DETROIT, and to places on the CANADA side not west of WINDSOR.	1	⅝	½	¾	1	1	1⅝
LAKE HURON.							
From BUFFALO or DUNKIRK to places beyond DETROIT, and to places not beyond the Island of MACKINAW, on the United States side, and on the Canada side north of WINDSOR, and not beyond CAPE HURD.	1½	1	¾	1	1½	1¾	2¼
From BUFFALO or DUNKIRK to places on the CANADA side of LAKE HURON, North of CAPE HURD, and to places between MACKINAW and SAULT ST. MARIE, including SAULT ST. MARIE.	2	1¼	1	1¼	2	2	2¼
LAKE MICHIGAN.							
From BUFFALO or DUNKIRK, to places beyond the Island of MACKINAW, and to places not beyond the Southern end of GREEN BAY.	2	1¼	1	1¼	2	2	2⅜
From BUFFALO or DUNKIRK to MILWAUKIE, CHICAGO and other places on the West side of LAKE MICHIGAN, including GRAND HAVEN and ST. JOSEPHS, on the East side.	2	1½	1¼	1½	2	3	3½
From BUFFALO or DUNKIRK to MICHIGAN CITY, and other places on the East side of LAKE MICHIGAN, excepting GRAND HAVEN and ST. JOSEPHS.	2½	1¾	1½	1¾	2½	3½	4
LAKE SUPERIOR.							
From BUFFALO or DUNKIRK to places beyond SAULT ST. MARIE, and to places on the South side of LAKE SUPERIOR not beyond ONTONAGON RIVER.	3	2¼	1¾	2¼	3	3½	4
From BUFFALO or DUNKIRK to places on the North side of LAKE SUPERIOR, and beyond the ONTONAGON RIVER, on the South side.	3	2½	2	2½	3	3¾	4¼
From CLEVELAND to places on the South side of LAKE SUPERIOR, not beyond the ONTONAGON RIVER.	2	1¾	1¼	1¾	2	2¼	2¾
From places West of CLEVELAND, and not West of DETROIT, to places on the South side of LAKE SUPERIOR not beyond the ONTONAGON RIVER.	2	1½	1¼	1½	2	2¼	2¾
From SAULT ST. MARIE to places on the South side of LAKE SUPERIOR not beyond the ONTONAGON RIVER.	1¾	1½	1	1½	1¾	2	2
From places on LAKE MICHIGAN beyond the Southern end of GREEN BAY to places on the South side of LAKE SUPERIOR not beyond the ONTONAGON RIVER.	2¼	2¼	1½	2¼	2¼	3	3
LAKE ONTARIO.—Continuous.							
Risks connected with LAKE ERIE or the UPPER LAKES, which pass through the WELLAND CANAL and LAKE ONTARIO, (with or without stopping at Buffalo,) an additional premium of ¼ per cent. to be added to the above table of rates during the whole season.							
From one place on LAKE ONTARIO to another on same Lake, including places on the WELLAND CANAL, between LAKE ONTARIO and LAKE ERIE.	1	⅜	⅜	¾	1	1¼	1¾
From NEW YORK and BOSTON to MONTREAL, and vice versa, [via Lake Champlain and rail-road and canals.]	¾	⅜	½	½	¾	¾	1¼
Do. QUEBEC, do. do.	1	¾	¾	¾	1	1	1½
Do. OGDENSBURGH, do. do.	½	⅜	⅜	⅜	½	½	1

The preceding dates to be calculated from the day of leaving the shipping ports on the Lakes. Goods going from New York, fourteen days to be allowed to reach the shipping place on the Lakes, excepting by Rail Road to Dunkirk or Buffalo, when three days only are to be allowed.

Goods on deck, by sailing vessels on the Lakes, not to be covered by the Policy, unless double rates in the months of May, June, July and August is paid thereon, and in March, April, September, October and November, treble rates; and in all cases, on deck risks to be free from damage by wet, breakage, leakage or exposure.

Risks back from the Lakes and Rivers, going by rail-roads, wagons, canals, or re-shipped by boats on the rivers, to be charged not less than ¼ per cent. additional to the rate for the usual Lake or River landing place.

From New York to Buffalo, Oswego, Cape Vincent, and vice versa, connected with the Lake risks, ¼ per cent. additional premium to the preceding Table of Rates. If not connected with Lake risks, ½ per ct.

From New York to Dunkirk, or vice versa, if not connected with a lake risk, ¼ per cent., via. the Erie Rail Road; but when connected with a lake risk, ⅛ per cent. in addition to the preceding Table of Rates.

Risks of Lighterage for not more than two miles from the vessel may be taken free of charge. If over two miles, ¼ per cent. extra premium to be charged.

LAKE ERIE RISKS CONTINUING AND GOING INTO THE INTERIOR.

From any place of discharge on Lake Erie to any place in Ohio, for the inland risk, ¼ per cent.

From any place of discharge on Lake Erie to any place in Indiana, not via. the Ohio River, ¼ per cent.

From any place passing down the Canal in Indiana, and thence to any place in Illinois, ⅜ per cent.

From any place by the Southern Rail Road and wagons to any place in Michigan or Indiana, ¼ per cent.

From any place by the Central Rail Road and wagons to any place in Michigan or Indiana, ¼ per cent.

From any place by the Central or Southern Rail Road to any place in Illinois on the line of said Roads not beyond Chicago, ¼ per ct.

Risks on the Ohio Canal, for a part or the whole distance, ¼ per cent.
" Miami Canal, " " " " ¼ "
" Indiana Canal, " " " " ¼ "
" Illinois Canal, " " " " ¼ "

[New York Board of Underwriters.

DRAWBACKS.—The return of 12 per cent. on the premiums by stock companies be considered as an equivalent to the scrip dividends by mutual companies; and that the latter may return the same per centage, *only*, in lieu of their scrip.

Agents, shippers, and all other persons who hold open policies of any company of this Association, shall not directly nor indirectly insure any freight, cargo or property except by the classification and rate specified.

The Registers of the Association shall be placed only in the hands of Agents, who shall not expose nor permit them to be copied, nor furnish copies; but they shall be regarded strictly confidential, except in reply to their customers wishing to learn for a particular shipment.

That as associated companies we will not employ any agent or agency, and furnish him or them the Register of this Association, who shall act as the agent of a non-associated company, or who shall office with a person doing business for such companies.

Companies not here represented may be admitted by the Secretary on paying their share of all expense to the time of application for inspection and classification, and thereafter to pay their monthly assessments as provided above; but with the application they shall agree to abide the rules of the Convention. After such payment and agreement, they shall be furnished the proper information.

That no Inspector of this Association shall act as an agent for any company, or in any manner influence or solicit business for any company.

That no company shall be authorized to change the classification of a vessel on its Register, except on the Report and authority of the Secretary, and that the rate of the vessel and the rate of the cargo, shall be the rate fixed by the tariff founded on the classification by the Inspectors of the Association.

H. G. FOOTE, Chairman.

BUFFALO HISTORICAL MUSEUM

Moved by H. G. Foote, and seconded by E. P. Dorr:

RESOLVED, That the election of the Secretary and Executive Committee of the Association be the business of this Convention Monday morning. Adopted.

On motion of J. B. Merrill, the Report of the committee to which was referred the subject of preparing a pamphlet of instructions to masters of vessels, &c., was accepted, committee discharged, and the President requested to prepare an address. Adopted,

Subsequently, the President offered the following address, which was read and adopted, and on motion of J. N. Gardner, the Convention adjourned to 10 o'clock, A. M., January 14th.

ADDRESS TO MASTERS OF VESSELS.

The Convention of Lake underwriters assembled in Buffalo, in January, 1856, offer the following address to Masters of Vessels, advising the Master's duty, after his vessel is stranded.

The first duty is to secure the sails, running rigging, and other moveables, keeping them on board if possible, and if not, removing them to the best place of safety on shore, so as to avoid injury as far as practicable. If the Master, after a close examination of his vessel, is satisfied that she cannot be got off the beach by the services of his crew, he must then seek assistance elsewhere.

As a general rule, the Master should not leave his vessel, but having an intelligent mate or other seaman, should send him to the nearest place where he can procure such assistance as may be needed, to get the vessel afloat. The person sent should make a definite contract with the person he employs, as to the price he is to give by the day, or by the job, for the men and the materials to be used. When at this place, send information by telegraph or mail, to the owners, and if the insurers are known, also to them, telling where the vessel is ashore, her condition, and what is doing to get her off.

When materials and men can be had to get the vessel off, go to work immediately, and do not wait the arrival of an agent of the underwriters, because it is the duty of the Master, by the terms of the policy of insurance, to make all the exertions in his power to save his vessel and

cargo, and any neglect to do so, makes the owner responsible for all damage that could be avoided.

If the danger of losing the cargo, or having it badly damaged, is not likely to occur from the condition of the vessel, the season of the year, and the place of stranding, and there is no reasonable probability that the vessel can be promptly got off, send to the nearest available place, to hire another vessel on the best terms you can, and send the cargo to its destination.

If it is necessary to land the cargo for its safety, or to relieve the vessel, do so without delay, making such preparations for its security from damage, as the place will admit—do not permit the whole cargo to be lost, from the fear that a part of it may be, by removal from the vessel.

After the vessel is got afloat, should she be so injured in hull, rigging, or sails, as to make the navigating her dangerous, proceed to the nearest port where repairs can be made, or supplies sent to her. If it is an expensive place, do no more work than is needed to make your vessel seaworthy, and finish your repairs at a more suitable place. Before making any repairs, select three suitable persons, to be placed under oath by a Notary Public or Magistrate, to make a careful survey of the vessel, and they must specify, in as much detail as possible, the repairs and outfit which are to be made, and which are to be exclusively confined to the damage done by the gale and the stranding. If you are a stranger in the place, seek the advice of the most experienced marine underwriter or Inspector of the Association of underwriters there, as to whom you shall employ to make the repairs. Examine carefully all the bills for repairs, so that you can explain them to your owner or insurer. When the Master and two others can be spared from the vessel, because their services for the time are not absolutely needed, then go to a Notary or Magistrate, and enter the Protest, detailing particularly the cause of the disaster. A protest will not protect the owner from any liability to the underwriters or owners of cargo, which arises from the unseaworthiness of the vessel, or negligence in duty of the master and seamen of the vessel. A master who neglects his duties to the vessel and cargo immediately after disaster, that he may hurry off to a Notary to enter Protest, does a very discreditable act, and is justly blameable by the owners and underwriters.

BUFFALO HISTORY MUSEUM

GENERAL REMARKS.

We call your attention to the following copy of the law regulating the carrying of lights, which you should observe, to aid in avoiding collision.

ACT OF MARCH 3, 1849.

Chap. 105, Sec. 5.

"*And be it further enacted*, That vessels, steam boats, and propellers, navigating the Northern and Western lakes, shall, from and after the thirtieth day of April next, comply with the following regulations, for the security of life and property, to wit: during the night, vessels on the starboard tack shall show a red light, vessels on the larboard tack a green light, and vessels going off large, or before the wind, or at anchor, a white light; steam boats and propellers shall carry on the stem, or as far forward as possible, a triangular light, at an angle of about sixty degrees with the horizon, and on the starboard side a light shaded green, and on the larboard side red; said lights shall be furnished with reflectors, &c., complete, and of a size to insure a good and sufficient light; and if loss or damage shall occur, the owner or owners of the vessel, steam boat, or propeller neglecting to comply with these regulations shall be liable to the injured party for all loss or damage resulting from such neglect; and the owner or owners of any vessel failing to comply with said regulations shall forfeit a penalty of one hundred dollars, which may be recovered in an action of debt, to be brought by the district attorney of the United States, in the name of the United States, in any court of competent jurisdiction.

Approved, March 3, 1849."

In the use of these signal lights, it is recommended for general adoption on the lakes, to carry the colored light when by the wind, and until you get the wind abeam, and then change and carry the bright light.

As there is diversity of opinion among Masters on the lakes, as to the meaning of the terms "starboard tack" and "larboard tack," you will find by reference to the work of the celebrated Nathaniel Bowditch, defining "sea terms," that the vessel is on the "starboard tack," when the wind blows on the starboard side, and this applies alike to square rigged and fore and aft vessels.

It is strongly recommended that the use of shipping articles be rigidly adhered to, as much of the trouble with seamen in times of disaster, arises from the want of legal control over them. (See Acts of Congress for the government and regulation of Seamen, in Merchant service, &c., contained in this Pamphlet.) Unnecessary losses of hawsers and lines are frequently caused in being washed overboard from not being properly secured by one end being made fast—such losses are not properly claims upon an underwriter. A buoy should be attached to each anchor, with a rope suitable to weigh the anchor. Large expenses could frequently be saved to vessel and cargo, if the masts were so cased that when broken, a new one could be put in without discharging cargo. A vessel coming into port with a serious leak, should not take in another cargo until a thorough examination of her has been made by competent surveyors, and the necessary repairs made to place her in a seaworthy condition. The practice of many vessel masters leaving their vessel after loading, and joining her at an intermediate port on the voyage, is very reprehensible, and under some circumstances will render void the policy of insurance on her and the cargo. For protection in a fog, it is recommended that what is known on the seaboard as a "fog-horn" be used on board.

J. L. WEATHERLY,
President ~~of the Convention~~.

January 14th—10 o'clock, A. M.

The Convention called to order by the President.

The Committee to whom was referred the subject of Registration of Masters of Vessels, made their Report, which was read by L. W. Weeks, Chairman; and on motion of A. A. Eustaphieve, seconded by R. C. Bristol, the Report was accepted, and ordered published in the general proceedings of the Convention, and also in the pamphlet of Instructions to Masters of Vessels. Adopted.

The Committee to whom was referred the subject of registering the names of vessel masters, respectfully submit that they are of opinion

that by far the larger proportion of disasters happen through the incapacity of the master in charge. The great and rapid increase of the tonnage of the Lakes has brought into service as masters, a large number of persons wholly inexperienced, and incompetent for the duties they assume; a fact sufficiently proved by the known character of the last year's losses.

With a view of obtaining such information as may enable Underwriters to more fully understand the true character of risks undertaken, as well as to offer all possible encouragement to deserving and meritorious officers, the Committee recommend a thorough examination into the capacity and character of every vessel master employed on the Lakes.

They recommend that blank sheets be prepared by the Secretary for the use of the Inspectors, and that he be instructed to ascertain the age, residence, time of service as seamen, mate and master, whether married or single, vessels commanded heretofore; disasters that have occurred whilst in such command, and habits of life generaly of all vessel masters within their respective beats, with such other facts as may come to their knowledge, as shall truly illustrate the character of each person reported. Such reports to be sent to the Secretary, who shall transcribe the same, alphabetically arranged, in a book prepared for the purpose. Copies of such reports shall be sent to each company forming this Association.

They further recommend that the Executive Committee carefully examine these reports, and select therefrom the names of such persons as shall in their judgment deserve to be placed on record as approved masters; men of integrity, prudent to avoid danger, prompt and energetic when in peril; and when disaster has happened faithful to all the interests entrusted to their charge.

A copy of this selected list shall be furnished by the Secretary to each member of this Association. He shall also enter opposite each name selected in the Registry the word "approved," and address a letter to each person informing him that this Association have placed his name upon their preferred list of "Approved Masters," where it will remain so long as he continues to sustain the character now accorded him.

Respectfully submitted,

L. W. WEEKS,
Chairman.

The subject of Lights on sail vessels was then further discussed, and on motion of Mr. A. A. Eustaphieve, seconded by H. G. Foote.

RESOLVED, That the subject matter of Lights on Sail vessels be referred to the Executive Committee and Secretary of this Association. Adopted.

The President announced that the election of the Executive Committee is now in order.

The vote was taken by companies, resulting in the unanimous election of E. P. DORR, of Buffalo Mutual; J. N. GARDNER, of Corn Exchange; R. C. BRISTOL, of Chicago Mutual.

The President announced the election of Secretary for this Association is now in order.

The vote was taken, and resulted in the unanimous election of D. P. DOBBINS as Secretary of the Association, for the year commencing February 1, 1856, at a salary of fifteen hundred dollars.

O. H. Brown offered the following resolution, seconded by E. Haskell:

RESOLVED, That six months be the longest time for credits on premiums for Hulls, and that no extra allowance by way of discount, shall in any case be made. Adopted.

On motion of R. C. Bristol, seconded by H. G. Foote,

RESOLVED, That should the Executive Committee of this Association deem it expedient, in the appointment of an Inspector for the district of Cleveland, to select B. A. Stanard, the Inspector of the North Western Insurance Company, for that point, they shall be at liberty to do so. Adopted unanimously.

R. C. Bristol offered the following resolution, seconded by E. P. Dorr:

RESOLVED, That as early as the first of August next, a convention of the INSPECTORS of this Association shall be called by the Executive Committee, to revise the classification of vessels. The class of any vessel then determined, shall not be raised for the current year, except it be in consequence of some material having been supplied, which she was found wanting. Adopted.

R. C. Bristol offered the following, seconded by L. W. Weeks:

RESOLVED, That the Secretary compile a detailed Tariff of CARGO RATES, in conformity with the classification of Hulls, have the same printed, and sent to the different Companies in thi Association. Adopted.

O. H. Brown offered the following, seconded by S. Fitch, jr.:

RESOLVED, That $100 be allowed the Secretary, for his services in the Convention, and attending to the printing of its proceedings. Adopted.

On motion of E. P. Dorr, seconded by B. Bagnall:

RESOLVED, That the thanks of this Convention be presented to J. L. WEATHERLY, our worthy President, for the able, impartial, patient, and kind manner in which he has presided over this assembly. Adopted unanimously.

On motion of H. G. Foote, the Convention adjourned *sine die*.

J. L. WEATHERLY, President.

D. P. DOBBINS, Sec'y.

AN ACT

For the Government and Regulation of Seamen in the Merchants' Service, passed July 20, 1790.

Section 1. Be it enacted by the Senate and House of Representatives of the United States of America, in Congress assembled, That from and after the first day of December next, every master or commander of any ship or vessel bound from a port in the United States, to any foreign port, or of any ship or vessel of the burthen of fifty tons or upwards bound from a port in one State, to a port in any other than an adjoining State, shall before he proceeds on such voyage make an agreement in writing or in print, with every seaman or mariner on board such ship or vessel, (except such as shall be apprentice or servant to himself or owners,) declaring the voyage or voyages, term or terms of time, for which such seaman or mariner shall be shipped. And if any master or commander of such ship or vessel, shall carry out any seaman or mariner, (except apprentices or servants as aforesaid,) without such contract or agreement being first made and signed by the seamen and mariners, such master or commander shall pay to every such seaman or mariner, the highest price or wages, which shall have been given at the port or place where such seaman or mariner shall have been shipped, for a similar voyage, within three months next before the time of such shipping: Provided such seaman or mariner shall perform such voyage, or if not, then for such time as he shall continue to do duty on board such ship or vessel; and shall moreover forfeit twenty dollars for every such seaman or mariner, one-half to the use of the person prosecuting for the same, the other half to the use of the United States; and such seaman or mariner, not having signed such contract, shall not be bound by the regulations, nor subject to the penalties and forfeitures contained in this act.

Section 2. And be it enacted, That at the foot of every such contract, there shall be a memorandum of writing, of the day and the hour on which the seaman or mariner, who shall ship and subscribe, shall render themselves on board, to begin the voyage agreed upon. And if any such seaman or mariner shall neglect to render himself on board the

ship or vessel, for which he has shipped, at the time mentioned in such memorandum, and if the master, commander, or other officer of the ship or vessel shall, on the day on which such neglect happened, make an entry in the log-book of such ship or vessel, of the name of such seaman or mariner, and shall in like manner note the time that he so neglected to render himself, (after the time appointed,) every such seaman or mariner shall forfeit for every hour which he shall so neglect to render himself, one day's pay, according to the rate of wages agreed upon, to be deducted out of his wages. And if any such seaman or mariner shall wholly neglect to render himself on board of such ship or vessel, or, having rendered himself on board, shall afterwards desert and escape so that the ship or vessel proceed to sea without him, every such seaman or mariner shall forfeit and pay to the master, owner, or consignee, of the said ship or vessel, a sum equal to that which shall have been paid to him by advance at the time of signing the contract, over and besides the sum so advanced; both which sums shall be recoverable in any court, or before any justice or justices of any State, city, town, or county, within the United States, which by the laws thereof, have cognizance of debts of equal value against such seaman or mariner, or his surety or sureties, in case he shall have given surety, to proceed on the voyage.

Section 3. And be it enacted, That if the mate, or first officer under the master, and a majority of the crew of any ship or vessel, bound on a voyage to a foreign port, shall, after the voyage is begun, and before the ship or vessel shall have left the land, discover that the said ship or vessel is too leaky, or is otherwise unfit in her crew, body, tackle, apparel, furniture, provisions, or stores, to proceed on the intended voyage, and shall require such unfitness to be inquired into, the master or commander shall, upon the request of the said mate, (or other officer,) and such majority, forthwith proceed to, or stop at the nearest or most convenient port or place where such inquiry can be made, and shall there apply to the Judge of the District Court, if he shall there reside, or if not, to some justice of the peace of the city, town or place, taking with him two or more of the said crew who shall have made such request; and thereupon such judge or justice is hereby authorized and required to issue his precept, directed to three persons in the neighborhood, the most skilful in maritime affairs that can be procured, requiring them to repair on board such ship or vessel, and to examine the same in respect to the defects and insufficiencies complained of, and to make report to him, the

said judge or justice in writing under their hands, or the hands of two of them, whether in any or in what respect the said ship or vessel is unfit to proceed on the intended voyage, and what addition of men, provisions, or stores, or what repairs, or alterations in the body, tackle, or apparel, will be necessary; and upon such report, the said judge or justice shall adjudge and determine, and shall endorse on the said report, his judgment, whether the said ship or vessel is fit to proceed on the intended voyage; if not, whether such repairs can be made, or deficiencies supplied, where the ship or vessel then lies; or whether it be necessary for the said ship or vessel to return to the port from whence she first sailed to be there refitted. And the master and crew shall, in all things, conform to the said judgment; and the master or commander shall, in the first instance, pay all the costs of such view, report and judgment, to be taxed and allowed, on a fair copy thereof, certified by the said judge or justice. But if the complaint of the said crew shall appear, upon the said report and judgment, to have been without foundation, then the said master, or the owner or consignee of such ship or vessel, shall deduct the amount thereof and of reasonable damages, for the detention, (to be ascertained by the said judge or justice,) out of the wages growing due to the complaining seamen or mariners. And if, after such judgment, such ship or vessel is fit to proceed on her intended voyage, or after procuring such men, provisions, stores, repairs or alterations, as may be directed, the said seamen or mariners, or either of them, shall refuse to proceed on the voyage, it shall and may be lawful for any justice of the peace, to commit by warrant under his hand and seal, every such seaman or mariner who shall so refuse, to the common jail of the county, there to remain without bail or main-prize, until he shall have paid double the sum advanced to him at the time of subscribing the contract for the voyage, together with such reasonable costs as shall be allowed by the said justice, and inserted in the said warrant; and the surety or sureties of such seaman or mariner (in case he or they shall have given any,) shall remain liable for such payment, nor shall any such seaman or mariner be discharged upon any writ of *habeas corpus*, or otherwise, until such sum be paid by him or them, or his or their sureties, for want of any form of commitment or other previous proceeding: *Provided*, that sufficient matter shall be made to appear upon the return of such *habeas corpus*, and an examination then to be had, to detain him for the causes herein before assigned.

Section 4. And be it enacted, That if any person shall harbor or secrete any seaman or mariner, belonging to any ship or vessel, knowing them to belong thereto, every such person, on conviction thereof before any court, in the city, town or county where he, she or they may reside, shall forfeit and pay ten dollars for every day which he, she or they shall continue so to harbor or secrete such seaman or mariner; one-half to the use of the person prosecuting for the same, the other half to the use of the United States. And no sum exceeding one dollar shall be recoverable from any seaman or mariner by any one person, for any debt contracted during the time such seaman or mariner shall actually belong to any ship or vessel, until the voyage, for which such seaman or mariner engaged, shall be ended.

Section 5. And be it enacted, That if any seaman or mariner, who shall have subscribed such contract as is herein before described, shall absent himself from on board the ship or vessel in which he shall have so shipped without leave of the master or officer commanding on board, and the mate or other officer having charge of the log-book, shall make an entry therein of the name of such seaman or mariner on the day on which he shall so absent himself. And if such seaman or mariner shall return to his duty within forty-eight hours, such seaman or mariner shall forfeit three days' pay for every day which he shall so absent himself, to be deducted out of his wages. But if any seaman or mariner shall absent himself for more than forty-eight hours at one time, he shall forfeit all the wages due to him, and all his goods and chattels which were on board the said ship or vessel, or in any store where they may have been lodged at the time of his desertion, to the use of the owners of the ship or vessel, and moreover shall be liable to pay to them all damages which he or they may sustain, by being obliged to hire other seamen or mariners in his or their place, and such damages shall be recovered with costs, in any court, or before any justice or justices having jurisdiction of the recovery of debts to the value of ten dollars or upwards.

Section 6. And be it enacted, That every seaman or mariner shall be entitled to demand and receive from the master or commander of the ship or vessel to which they belong, one-third part of the wages which shall be due to him at every port, where such ship or vessel shall unlade and deliver her cargo before the voyage is ended, unless the contrary be expressly stipulated in the contract; and as soon as the voyage is ended, and the cargo or ballast be fully discharged at the last port

of delivery, every seaman or mariner shall be entitled to the wages which shall be then due according to his contract, and if such wages shall not be paid within ten days after such discharge, or if any dispute shall arise between the master and the seamen or mariners, touching the said wages, it shall be lawful for the Judge of the District where the said ship or vessel shall be, or in case his residence be more than three miles from the place, or of his absence from the place of his residence, then for any judge or justice of the peace, to summon the master of such ship or vessel to appear before him, to show cause why process should not issue against such ship or vessel, her tackle, furniture, and apparel, according to the course of admiralty courts, to answer for the said wages; and if the master shall neglect to appear, or appearing shall not show that the wages are paid or otherwise satisfied or forfeited, and if the matter in dispute shall not be forthwith settled, in such case the judge or justice shall certify to the Clerk of the Court of the District, that there is sufficient cause of complaint whereon to found admiralty process, and thereupon the Clerk of such Court shall issue process against the said ship or vessel, and the suit shall be proceeded on in the said court, and final judgment be given according to the course of admiralty courts in such cases used, and in such suit all the seamen or mariners, (having cause of complaint of the like kind against the same ship or vessel) shall be joined as complainants; and it shall be incumbent on the master or commander to produce the contract and log-book, if required, to ascertain any matters in dispute, otherwise the complainants shall be permitted to state the contents thereof, and the proof of the contrary shall be on the master or commander; but nothing herein contained shall prevent any seaman or mariner from having or maintaining any action at common law for the recovery of his wages; or for immediate process out of any court, having admiralty jurisdiction wherever any ship or vessel may be found, in case she shall have left the port of delivery where her voyage ended before payment of the wages, or in case she shall be about to proceed to sea before the end of the ten days next after the delivery of her cargo or ballast.

Section 7. And be it enacted, That if any seaman or mariner, who shall have signed a contract to perform a voyage, shall, at any port or place, desert, or shall absent himself from such ship or vessel, without leave of the master, or officer commanding in the absence of the master, it shall be lawful for any justice of the peace within the United

States, (upon the complaint of the master,) to issue his warrant to apprehend such deserter, and bring him before such justice, and if it shall then appear by due proof that he has signed a contract within the intent and meaning of this act, and that the voyage agreed for is not finished, altered, or the contract otherwise dissolved, and that such seaman or mariner has deserted the ship or vessel, or absented himself without leave, the said justice shall commit him to the house of correction or common jail of the city, town or place, there to remain until the said ship or vessel shall be ready to proceed on her voyage, or till the master shall require his discharge, and then to be delivered to the said master, he paying all the costs of such commitment, and deducting the same out of the wages due to such seaman or mariner.

Section 8. And be it enacted, That every ship or vessel belonging to a citizen or citizens of the United States, of the burthen of one hundred and fifty tons or upwards, navigated by ten or more persons in the whole, and bound on a voyage without the limits of the United States, shall be provided with a chest of medicines, put up by some apothecary of known reputation, and accompanied by directions for administering the same; and the said medicines shall be examined by the same or some other apothecary, once at least in every year, and supplied with fresh medicines in the place of such as shall have been used or spoiled, and in default of having such medicine chest so provided, and kept fit for use, the master or commander of such ship or vessel shall provide and pay for all such advice, medicine, or attendance of physicians, as any of the crew shall stand in need of, in case of sickness, at every port or place where the ship or vessel may touch or trade at during the voyage, without any deduction from the wages of such sick seaman or mariner.

Section 9. And be it enacted, That every ship or vessel belonging as aforesaid, bound on a voyage across the Atlantic Ocean, shall, at the time of leaving the last port from whence she sails, have on board, well secured under deck, at least sixty gallons of water, one hundred pounds of salted flesh meat, and one hundred pounds of wholesome ship bread, for every person on board such ship or vessel, over and besides such other provisions, stores and live stock, as shall by the master or passengers be put on board, and in proportion for shorter or longer voyages; and in case the crew of any ship or vessel, which shall not have been so provided, shall be put upon short allowance, in water, flesh, or bread,

during the voyage, the master or owner of such ship or vessel, shall pay to each one of the crew one day's wages, beyond the wages agreed on, for every day they shall be so put to short allowance, to be recovered in the same manner as there stipulated.

An Act in amendment of the Acts for the Punishment of Offenses against the United States. Approved March 5, 1835.

Section 1. Be it enacted by the Senate and House of Representatives of the United States of America, in Congress assembled, That if any one or more of the crew of any American ship or vessel on the high seas, or on any other waters within the admiralty and maritime jurisdiction of the United States, shall unlawfully, wilfully, and with force, or by fraud, threats, or other intimidations, usurp the command of such ship or vessel from the master or other lawful commanding officer thereof, or deprive him of his authority and command on board thereof, or resist or prevent him in the free and lawful exercise thereof, or transfer such authority and command to any other person not lawfully entitled thereto, every such person so offending, his aiders or abettors, shall be deemed guilty of a revolt or mutiny and felony, and shall on conviction thereof be punished by fine not exceeding two thousand dollars, and by imprisonment and confinement to hard labor not exceeding ten years, according to the nature and aggravation of the offense. And the offense of making a revolt in a ship which now is, under and in virtue of the eighth section of the Act of Congress, passed the 13th day of April, in the year of our Lord one thousand seven hundred and ninety, punishable as a capital offense, shall, from and after the passage of the present act, be no longer punishable as a capital offense, but shall be punished in the manner prescribed in the present act, and not otherwise.

Sec. 2. And be it further enacted, That if any one or more of the crew of any American ship or vessel on the high seas, or any other waters, within the admiralty and maritime jurisdiction of the United States, shall endeavor to make a revolt or mutiny on board such ship or vessel, or shall combine, conspire or confederate with any other person or persons on board to make such revolts or mutiny, or shall solicit, incite or stir up any other or others of the crew to disobey or resist the lawful orders of the master or other officer of the ship or vessel, or to refuse or neglect their proper duty on board thereof, or to betray their

proper trust therein, or shall assemble with others in a tumultuous and mutinous manner, or make a riot on board thereof, or shall unlawfully confine the master, or other commanding officer thereof, every such person so offending shall, on conviction thereof, be punished by fine not exceeding one thousand dollars, or by imprisonment not exceeding five years, or by both, according to the nature and aggravation of the offense.

Sec. 3. And be it further enacted, That if any master or other officer of any American ship or vessel on the high seas, or any other waters within the admiralty or maritime jurisdiction of the United States, shall from malice, hatred and revenge, and without justifiable cause, beat, wound or imprison any one or more of the crew of such ship or vessel, or withhold from them suitable food and nourishment, or inflict upon them any cruel and unusual punishment, every such person so offending shall on conviction thereof be punished by fine not exceeding one thousand dollars, or by imprisonment not exceeding five years, or by both, according to the nature and aggravation of the offence.

Sec. 4. And be it further enacted, That whenever any person indicted for any offense against the United States, whether capital or otherwise, shall upon his arraignment stand mute, or will not plead or answer thereto, it shall be the duty of the Court to enter the plea of not guilty on his behalf, in the same manner as if he had pleaded not guilty thereto. And when the party shall plead not guilty, or such plea shall be entered as aforesaid, the cause shall be deemed at issue, and shall without further form or ceremony be tried by a jury. And in all trials in capital cases, if the party indicted shall peremptorily challenge above the number of jurors allowed by law, such excess of challengers shall be disallowed by the Court, and the cause shall proceed for trial in the same manner as if the said challenges had not been made.

Sec. 5. And be it further enacted, That whenever any person shall be convicted of any offense against the United States which is punishable by fine and imprisonment, or by either, it shall be lawful for the Court by which the sentence is passed to order the sentence to be executed in any House of Correction, or House of Reformation for Juvenile Delinquents, within the State or District where such Court is holden, the use of which shall be allowed and authorized by the Legislature of the State for such purpose, and the expenses attendant upon the execution of such sentence shall be paid by the United States.

RULES

To be observed by Pilots in regard to Steamer's Lights, to prevent Collision at Night.

In addition to the Rules and Regulation for the government of Pilots, passed by the Board of Supervising Inspectors, October 29, 1852, the following in regard to lights to prevent collisions at night shall be observed by the Pilots of Steamers navigating seas, gulfs, lakes, bays, and rivers, (excepting rivers emptying into the Gulf of Mexico and their tributaries.)

RULE EIGHTH.

STEAMERS' LIGHTS, TO PREVENT COLLISION AT NIGHT.

WHEN UNDER WAY, a Bright White Light at the Foremast Head on all Steamers having foremasts, and upon the stem or flag staff at the stem of all Steamers not rigged for carrying sail. Green Light on the Starboard side. Red Light on the Port side.

WHEN AT ANCHOR.—A Bright White Light at least twenty feet above surface of water. The Lantern so constructed and placed as to show a good light all round the horizon.

1.—The Mast head or Stem Light to be visible at a distance at *least five miles* in a clear, dark night, and the Lantern to be so constructed as to show a uniform and unbroken light over an arc of the horizon of 20 points of the Compass, viz., from right ahead to two points abaft the beam on each side of the ship.

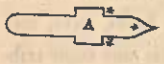
2.—The colored side Lights to be visible at a distance of at *least two miles* in a clear, dark night, and the Lanterns to be so constructed as to show a uniform and unbroken light over an arc of the horizon of 10 points of the Compass, viz., from right ahead to two points abaft the beam on their respective sides.

3.—The side lights to be moreover fitted with inboard screens of at least 3 feet long to prevent them from being seen across the bow. The screens to be placed in a fore and aft line with the inner edge on the side Lights.

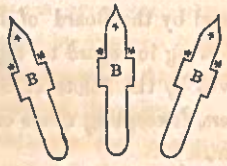
DIAGRAM.

The following Diagrams are intended to illustrate the working of the preceding Plan:

First Situation.—In this situation the Steamer A will only see the *Red Light* of the Vessel B, in whichsoever of the three positions the latter may happen to be, because the *green* light will be hid from view. A will be assured that the *larboard* side of B is towards him, and that the latter is therefore crossing the bows of A *in some direction to Port.*



A will therefore (if so close as to fear collision) *port* his helm with confidence, and pass clear. On the other hand, the Vessel B, in either of the three positions, will see the *red*, *green*, and *mast head* lights of A, which will appear in a triangular form, by which the former will know that a Steamer is approaching *directly* towards him—B will act accordingly.



It is scarcely necessary to remark that the *mast head or stem light* will always be visible in every situation till abaft the beam.

Second Situation.—Here A will see B's *green* light only, which will clearly indicate to the former that B is crossing to starboard. Again A's *three* lights being visible to B, will apprize the latter that a Steamer is steering *directly* towards him.

Third Situation.—A and B will see each other's *red* light only. The screens preventing the *green* lights being seen. Both vessels are evidently passing to *Port.*

Fourth Situation.—Here a *green* light only will be visible to each; the screens preventing the *red* lights being seen. They are therefore passing to *Starboard.*

Fifth Situation.—This is a situation requiring caution—the *red* light in view to A, and *green* to B, will inform both that they are approaching each other in an oblique direction. A should put his helm to port, according to the standing rule mentioned in the next situation.

Sixth Situation.—Here the two colored lights, visible to each, will indicate their *direct* approach towards each other. In this situation it ought to be a *Standing Rule* that both should put their helms to *Port.* This rule is already generally adopted; but it would add to safety if it were made *imperative*, for it is evident, that without some rule of this kind, well understood and practised, it will be impossible to guard at all times against accident in the situation of the two Vessels here given.

The manner of fixing the Colored Lights should be particularly attended to. They will require to be fitted, each, with a *screen* of wood or canvass on the *inboard* side, in order to prevent *both* being seen at the same moment from any direction but that of *right-a-head.*

This is important, for without the *screens* any plan of bow-lights would be ineffectual as a means of indicating the *direction of Steering.*

This will be readily understood by a reference to the preceding illustrations, where it will appear evident, that in any situation in which two vessels may approach each other in the dark, the colored lights will instantly indicate to both *the relative course of each*—that is, each will know whether the other is approaching *directly* or *crossing the bows*, either to *Starboard* or *Port.*

This intimation is all that is required to enable vessels to pass each other in the darkest night, with almost equal safety as in broad day, and and for the want of which so many lamentable accidents have occurred.

(It might prove of infinite service, combined with the above plan of lighting Steamers, if all *sailing* Vessels were provided with a Green and Red Lantern, to be shown by hand on the Starboard or Port Bow, according to the side on which the vessel might be approaching.)

If at Anchor, all Vessels, without distinction, should exhibit a *Bright White Light*, at least 20 feet above the service of water.

NOTE.—*Rule 7th as well as rule 2d is general, and to be observed by the Pilots of all Steamers.*

WILLIAM BURNETT	First District.
CHARLES W. COPELAND	Second "
JOHN S. BROWN	Third "
WILLIAM E. MUIR	Fourth "
DAVIS EMBREE	Fifth "
JOHN SHALLCROSS	Sixth "
BENJAMIN CRAWFORD	Seventh "
ISAAC LEWIS	Eighth "
AUGUSTUS WALKER,	Ninth "

SUPERVISING INSPECTORS.

RULES

Adopted by the "Trinity Corporation," and recommended to be observed by Masters of American ships in passing, when there is danger of collision.

RULE 1.—That those ships having the wind fair shall "*give way*"* to those on a wind.

RULE 2.—That when both are going by the wind, the vessel on the starboard tack shall keep her wind, and the one on the larboard tack bear up, thereby passing each other on the larboard hand.

RULE 3.—That when both vessels have the wind free, large, or a-beam, and meet, they shall pass each other in the same way on the larboard hand by putting the helm to port.

A vessel coming up with another should pass her to leeward.

* To keep out of the way by avoiding the bows, and going astern of the close-hauled vessel.

Steam vessels are considered in the light of sailing vessels navigating with a fair wind, and should "*give way*" to sailing vessels on a wind, on either tack.

RULE FOR STEAM VESSELS.—When steamers meet on different tacks or courses, and there is danger if their course is continued, of a collision, each vessel shall put her helm to *port*.

The foregoing rules are taken from Blunt's Commercial Digest. They were formally promulgated in 1840, and, ever since, the High Court of Admiralty in England has acted upon them, as rules of decision, in suits prosecuted in that Court to recover damages occasioned by collision. The American Courts of Admiralty have almost uniformly followed the decisions of the English Court of Admiralty in collision cases, and these rules may, therefore, be properly considered as the general rules of navigation applicable to two vessels, about to meet in the open lake, and proceeding in such directions that if both were to continue their respective courses, unchanged, they would pass so near as to involve the risk of a collision.

These rules will probably be found more useful than any others of the same length, intended for similar purposes. It should, however, be understood that they do not furnish precise directions in all the cases that may occur; and they are by no means absolutely inflexible, but may be modified or overridden by extraordinary or peculiar circumstances. That there must be exceptions to all general rules of this charac ter is apparent to common sense, and in accordance with the experience of every seaman; as in the case of a vessel going so near a rock or shoal of sand that if she followed the rule she would inevitably become a wreck, or the case where the approaching vessel is disabled, and can not therefore adopt the measures which it would otherwise be her duty to carry into execution. In short, no person would say that the rule shall prevail over the still higher consideration of the preservation of property or human life, and many cases will arise in which the ship-master must act upon his own judgment. In such cases more especially, and also in the cases where the rules apply, every master will perceive the necessity of ascertaining, in abundant season, the position and course of the vessel which is approaching his own.

It will be seen that the rules above given do not sufficiently indicate the course to be pursued where a steam vessel and one under canvass

with the wind free are about to meet, under such circumstances as to require a change of course by one or both.

The American rule, undoubtedly, is that the sail vessel has the right, and it is ordinarily her duty under such circumstances, to hold her course whether she has the wind free, or is close hauled; and the steamer must change her course so as to avoid a collision. It is supposed that under ordinary circumstances the steamer should change her course to the right, unless by so doing she will cross the bows of the sailing vessel; and in all cases where the steamer changes her course, and especially where she does so by star-boarding her helm, she should change her course so decidedly and at so great a distance from the sail vessel as not to leave those in charge of the sail vessel too long in doubt in regard to the side which the steamer intends to take; for a very careful master of a sail vessel, may, possibly, under such circumstances, port his helm, under the belief that a change of course on his part is essential to his safety; and if the steamer at or about the same time, starboards her helm, a collision will be quite likely to ensue.

The Executive Committee and Secretary of the Association of Lake Underwriters, to whom the subject matter of Lights on *Sail Vessels* navigating the Lakes was referred by the late Convention, beg leave to state, that they have given the subject their close attention; that they find the present system *defective* and *insufficient*, and very often *wrongly construed* and *carelessly* observed, if not *totally neglected*, and has *failed* to insure any *great* degree of security against *collisions;* and pending the result of some *experiments* about being introduced, and, an *application* for a law *fully* defining and regulating the matter, would recommend—

That *all* sail vessels navigating the Lakes be provided with a set of the "*Dioptric Lens Signal Lamps*," one of *red* and one of *green* stained glass, and the other of bright or *clear* glass, of sufficient size, &c.

That the "*Pall Bitt*" be considered the *stand* or *station* for placing and exhibiting the signal light when *at sea at night.*

That vessels on the *larboard* tack, having the wind abeam, or forward of the beam, exhibit on the stand the *green light.*

That vessels on the *starboard* tack, having the wind abeam, or forward of the beam, exhibit on the stand the *red light.*

That vessels *going off large*, having the wind at any point abaft the beam, on either side, to *dead aft*, exhibit on the stand the bright or clear light.

When necessary from danger of collision, or otherwise, to show the course steered, more exactly. We would suggest the following *additional* exhibition or application of the *lamps or lights not on exhibit from the stand*, which lamps should *always* be *handy* to the *look-out* forward, and ready for use at any moment they may be required when at sea.

That vessels on the *larboard tack*, having the wind *abeam*, or *free forward of the beam*, and showing the *green* light on the stand, shall show the clear or plain light by hand, at short intervals, by raising and exposing *above*, and lowering and obscuring *below* the bulwarks, for a sufficient length of time and intervals to enable the approaching vessel to see clearly and distinguish the movable and stationary lights apart.

That vessels on the *starboard tack*, having the wind *abeam*, or *free forward of the beam*, and showing the *red* light on the stand, shall show the clear or plain light as above. The *stationary* colored light in each case indicates the tack, and the movable, clear light, indicates that the vessel is *going free*, with wind abeam, or *forward* of abeam.

That vessels *close hauled* by the wind, shall show none other than the colored light, which indicates her tack.

That vessels *going off large*, with wind at any point on *starboard side*, from abeam to within four points abaft the beam, and showing the bright or plain light on the stand, shall show the *red* light by hand, in manner as before described.

That vessels *going off large*, with wind at any point on *larboard side* from abeam to within four points abaft the beam, and showing the bright or plain light on the stand, shall show the *green* light by hand in manner as before described.

The stationary, clear or plain light, in each of the two foregoing cases, indicates that the vessel is "*going off large*," and the movable, colored light, indicates the tack or side the wind is on, as the case may be.

That vessels going off with the wind, on either *quarter*, from four points of abeam to "*dead aft*," shall show none other than the clear or plain light.

We would also recommend the *general* use of the *Torch* now in use

as an additional security in time of great peril from collision, &c.; and we would further recommend—

That each vessel be provided with a suitably large "*Fog Horn*," for signalizing in *thick weather*, when in danger of collision or otherwise.

When a vessel is sailing on the larboard tack, wind abeam, or forward of abeam, sound *one distinct* blast from the horn at sufficient intervals to be understood. When on starboard tack, wind abeam, or forward, sound two distinct blasts. When wind is abaft the beam, to four points of abeam on starboard side, sound three distinct blasts. When further aft, on either quarter, to "*dead aft*," sound four distinct blasts. When abaft the beam, on larboard side, to four points of the beam, sound five distinct blasts.

The undersigned beg leave to state that the above Rules and suggestions have been submitted to some of the highest competent legal authorities in the country, and have met with their entire approbation; that the plans are economical and simple, and peculiarly well adapted to our Lake vessels and trade, and we believe their *general* adoption would, in careful and watchful hands, give great additional security against collision, &c. All of which is respectfully submitted.

E. P. DORR,
J. N. GARDNER,
R. C. BRISTOL, } Ex. Com.

D. P. Dobbins, Secretary.

The following gentlemen have been appointed *Inspectors* for the Association of Lake Underwriters:

Capt. Joshua Main, Oswego District.
" Alexander Stanley, St. Catharines, C. W. District.
" Robert Thomas, Gravelly Bay, or Port Colborne, C. W."
" Wm. C. Davison, Buffalo "
" Benj. A. Stanard, Cleveland "
" C. Herrick, Toledo "
" Wm. H. Barse, Detroit "
" B. F. Davison, Chicago "
" E. S. Stone, Milwaukee "

Approved. E. P. DORR,
J. N. GARDNER,
D. P. DOBBINS, Sec'y. R. C. BRISTOL,
Executive Committee.

Report of Marine Disasters on the Lakes during the year 1855.

I beg leave to present to the Convention of Lake Underwriters the following List of Disasters, and estimated loss in each case. I have bestowed upon it a great deal of care and labor; more, probably, than would have been required, if prompt and careful returns had been furnished from remote localities. On the whole, I believe the amount of loss, as shown, considerably below the actual amount. I submit it to the consideration of Underwriters, Seamen, Ship-owners and Shippers—generally.

D. P. DOBBINS,
Gen'l Inspector Association of Lake Underwriters.

Buffalo, January 11, 1856.

	Property.	Life.
JANUARY.		
Steamer Queen City, (B) totally destroyed by fire at her dock, Toronto, C. W.	30,000	
Scow Schooner Home, sunk at North Pier, Erie, supposed by collision with steamer Sultana—lost U. S. life boat off deck—vessel raised and repaired,	1,800	
FEBRUARY.		
Steamer Chief Justice Robinson, (B) ashore on Van Every's Point, L. O.—got off,	500	
Steamer Chief Justice Robinson, (B) ashore in Niagara River, L. O.—sprang aleak, pulled off by Steamer Zimmerman,	1,000	
MARCH.		
Schooner John Wesley, (B) cargo flour, seed, wheat, &c.—sprang aleak in gale, and put into Genesee River, L. O.—vessel and cargo damaged,	1,500	
Schooner R. J. Campbell, ashore near Waukegan, L. M.—got off,	800	
APRIL.		
Steamer Huron, ashore on Hen and Chickens Island, L. E.	400	
Schooner John Potter, ashore in ice near Oswego, L. O.—got off.	400	
Schooner Sylph, ashore near Oswego, L. O.—total loss,	6,000	
Propeller St. Nicholas, lost rudder, &c., in gale, and put into Niagara River, L. O.—towed to Oswego and docked—cargo flour,	800	
Propeller Oregon, blowed up near Hog Island, Detroit River—propeller total—17 lives lost,	8,000	17
Propeller Hibernia, ashore near Port Dalhousie, L. O.—lighted off	500	
Propeller Hibernia, ashore at Nine Mile Point, lighted off and repaired,	400	
Steam Boat Emerald, struck an anchor on Flats and sunk—raised and repaired,	500	
MAY.		
Schooner Saratoga, ashore near Chicago—cargo lumber—total loss,	3000	
Shooner Mary, of St. Catharines, C. W., ran foul of pier at Rondeau, C. W.—stove bows in and sunk—raised and repaired,	1,000	
Steamer Britania, (B) ashore on Timber Island, L. O.—lighted off and repaired,	500	
Propeller St. Nicholas, ashore at Bronte, L. O.—got off and repaired,	400	
Brig Constellation, lost rudder, &c., in gale off Buffalo—towed in and repaired	200	
Schooner Rough and Ready, ashore near Toronto, L. O.—pulled off, towed in and repaired—cargo potatoes,	400	
Scow Schooner Octavia, ashore near Calumet, L. M.—got off,	500	
Schooner Garden City—cargo corn—forced down Niagara River in ice—lost big anchor and chain, and went ashore on Squaw Island—lighted off,	1,000	
Barque Sovereign of the Lakes—cargo oats—forced down Niagara River in the ice, lost big anchor and chain, and went ashore on Lime Kiln Flat—lighted and pulled off, and towed in and repared,	3,000	
Schooner Robert Bruce—cargo wheat—forced on reef off Windmill point in ice—lighted and pulled off, and towed in and repaired,	500	
Steamer Gen. Scott, ashore head Saginaw Bay—got off,	500	
Propeller Ogontz, ashore on Cedar Point, L E—cargo merchandise—lighted and hove off,	2,000	
Schooner Homer Ramsdell, broke adri t from pier at Racine, L M—scuttled and sunk—raised and repaired,	1,000	
Brig Black Warrior, lost her mate overboard on L M		1
Schooner New Brunswick, (B) put into Cleveland with the loss of centerboard and head sails—repaired and proceeded on voyage,	500	
Brig Alleghany returned to Chicago, leaking badly, &c.—cargo grain,	800	

Schooner T Y Avery, collided with a scow schr in Detroit River—lost head gear, &c. 1,000
Scow Schooner Rich, ashore at Port Frank, L O—estimated damage, 500
Barque Chieftain—cargo wheat, flour and pork, forced down Niagara River in ice—lost both anchors and chains, and grounded on Canada side, lighted & towed into port, 2,000
Schooner Flying Cloud and Schooner Pierpont collided off Oswego, L O—estimated damage, 2,000
Brig Mechanic and Schooner Perseverance collided off Point Au Barques, L H—damage to Mechanic $5,100—Perseverance $2,000, 7,100
Schooner Flying Dutchman, forced down Niagara River in ice, lost both anchors and chains and boat, 400
Schooner Visitor, cargo stone, sprung aleak and sunk near West Sister, L E—total loss, Captain drowned, 4,000 1
Brig Black Hawk, cargo R R Iron, ashore on South Manitou Island, jettisoned 200 bars iron, and got off, 3,000
Brig Hollister, cargo corn, dismasted in gale on L M—towed back to Chicago, 1,000
Schooner Arcturus, struck by lightning off Grand River, C W 1,000
Schooner Aldebaron, cargo wheat, sprang aleak and damaged cargo $300, damage to vessel $200, 500
Steamer Huron (C) struck bottom in Oswego harbor, filled and sunk, cargo 4000 bbls flour, 13,500
Steamer Porcupine (C) burned near Prescott, 6,000
Steam Tug Rescue collided with schr Sea Gull in Buffalo harbor, 150
Schooner Agnes Barton collided with schr Arcturus and stove bulwarks, &c., cargo $600, vessel $800 1,400
Steamer Buckeye State and schr Belle Sheridan collided near Malden, 300
Steamer Bay City collided with schr on L O—damage 2,000
Schooner Souvenier and barque Great West collided at Milwaukee, 1,000
Barque City of Ogdensburgh, cargo glass, iron, grindstones, &c., on Spectacle Reef, L H—Jetted deck load grindstones, &c., and pulled off by steamer, 1,000
Schooner Liverpool, ashore east coast L M, got off, 500
Brig Powhattan, forced ashore on Horse Shoe Reef, near Buffalo, by ice, pulled off and towed in, 150
Schooner Falcon collided with steamer Northerner on Flats, 150
Schooner Hurricane and brig Tuscarora collided off Point Aux Barques, 2,500
Schooner Albion lost mainmast, &c., in gale on L H 250
Propeller J W Brooks, cargo flour, ashore near Long Point, L O 2,000
Schooner Emma, cargo wheat, ashore on Pt Au Pelice, damaged vessel and cargo, 800
Steamer Princess (C) sunk in St Lawrence River, cargo flour, 5,000
Schooner Uncle Tom, cargo corn, ashore on Tecumseh Reef, C W L Erie, lighted and jettesoned cargo and got off, cargo $1,000, vessel $300, 1,300
Scow schr Danley, dismasted, &c., and abandoned off West Sister, L E 2,000

JUNE.

Schooner J W Blake, cargo lumber, water-logged and capsized off Sturgeon Point, L E, towed in, &c., 600
Schooner Cygnet, cargo wheat, collided with steamer Western World; former total loss and one man drowned, 2,000 1
Schooner Rambler, cargo lumber, lost anchors and went ashore at Michigan City, got off, 4,000
Schooner C P Williams, cargo lumber, ashore at Calumet, L M, got off, 4,500
Schooner Orient, ashore at Gross Point, L M, 1,000
Schooner Australia, ashore at Calumet, L M, 2,500
Schooner Curlew, cargo flour and wheat, sprang aleak in gale L M, jetted deck load and returned; cargo $7,000, hull $700, 7,700
Brig Sandusky, cargo corn, ashore on Beaver Island; jetted cargo and got off, 2,500
Propeller Illinois broke her shaft and towed into South Manitou, 2,000
Steamer Buckeye State ashore on Pt Abino, L E; pulled off by United States Steamer Michigan, 4,000
Schooner Mark H Sibley, cargo wheat, ashore near Grand River, C W, lighted and pulled off by U S Steamer Michigan, cargo $4000, hull $1,000, 5,000
Steamer Princess Victoria, collided with schr —— in Lachine Canal, 1,000
Scow Enterprise, water-logged off Pt Abino, L E, cargo lumber, lost two horses, 800
Schooner Mary, sprang aleak in gale and damaged cargo, flour and wheat, 1,500
Propeller Delaware, collided with schr E M Lyon off Black River, L E, the latter total loss with cargo, coal, 4,000
Schooner Tuscola, lost a man overboard in a squall on L M, 1
Steamer Kaloolah, broke her shaft foot of L M, towed to Mackinaw, 2,500
Scow Schooner Oak lost a man overboard near Buffalo, L E, 1
Steamer Western World and schr Hudson collided off Gravelly Bay, damage 200
Schooner Magnolia, struck by lightning off Bar Point, L E, lost one man, 200 1
Schooner Pilgrim, broached too entering Erie harbor, and ran into the government pier and light house, destroying the latter and losing her head gear, 1,000
Schooner Yankee, struck rock in Detroit River, and sunk; cargo 200 tons coal, got off and repaired, 800
Schooner J W Ross, cargo corn, sprang aleak and put into Cleveland, leaking badly, 500
Steamer Europa, (C) ashore on Snake Island, L O, lighted and got off, 500
Propeller Napoleon, cargo copper, struck rock in St Mary's River, filled and sunk, got up and repaired, 18,000
Schooner ——, ashore near Sandy Creek, L O, cargo salt, 400

Schooner Magic, capsized off Kalamazoo, L M, righted and towed into Chicago by U S Steamer Michigan, 2,500
Schooner Dexter, capsized off Kalamazoo, righted and towed into Grand Haven, 500
Propeller Sun, cargo merchandise, burst cylinder near Manitous, L M, and towed to Milwaukee, 2,000
Propeller Cataract, ashore and full water on South Fox Island, L M, cargo flour, &c, got off, 10,000
Propeller Edith, cargo merchandise, broke shaft in L E, and returned to port for repairs, 1,000
Steamer Plough Boy, broke shaft in L E, and returned for repairs, 1,000
Scow Schooner Rialto, capsized off Long Point, L E, lost one man, got up, &c., 1,500 1
Schooner H E Mussey, ashore near Devil's Nose, L O, cargo R R Iron, jettisoned 260 bars and got off, cargo $3000, hull $500, 3,500
Schooner Mansfield, cargo wheat, and schr Telegraph, cargo lumber, collided on L M, the Mansfield total loss and Telegraph damaged, cargo 20,000, hull 7,000, 27,000
Barque Great West, cargo oats, struck entering St Clair River and sunk, got up, vessel damaged 1,000, cargo domaged 24,000, 25,000
Barque Danube, got ashore on Peach Island, got off leaking badly, unloaded and docked at Detroit, cargo 2,000, hull 500, 2,500

JULY.

Brig Ellen Parker, struck by lightning off Pt Pelice, L E, damaged spars and hull, 1,000
Schooner May Queen, cargo R R Iron, towed into Milwaukee leaking badly, 1,000
Propeller J W Brooks, burst her boiler off Ashtabula, lost 3 men, towed in, 3,000 3
Schooner Henry, capsized in L St Clair, cargo wood, got up, 300
Schooner Sardis Burchard, cargo corn and high wines, split canvass and damaged cargo, vessel 800, cargo high wines 50, 150 bush corn 200 1,050
Schooner W W Brigham, cargo coal, split canvass and lost 20 tons coal off dock, leaks badly, vessel 550, cargo 100, 650
Schooner Dawn, cargo corn and lumber, sprunk aleak and sunk under Long Point, lost canvass, &c., 3,000
Schooner Iowa, collided with schr Arabian on Flats grounded, struck anchor and stove hole, damage 3,500
Brig Josephine, split canvass and lost deck load lumber in gale on L E, 400
Brig Columbia, cargo R R Iron, &c., sprunk aleak on L E, discharged cargo and docked at Detroit, 2,500
Brig Saxon, cargo corn, dismasted in gale on L M, towed into Milwaukee, 2000
Schooner Palmetto, ashore in White Fish Bay, L M, got off, estimated 500
Schooner Ireland, ashore on Pilot Island, Green Bay, estimated 500
Schooner Leland, ashore at Death's Door, Green Bay, 6,000
Schooner Octavia, cargo lumber, ashore near Grand River, Michigan, got off, 500
Schooner L C Irwin, capsized off Chicago, 1 woman passenger drowned, righted and towed in, 2,000 1
Propeller Omar Pacha, collided with schr ——, in Detroit River, damaged upper works, estimated 500
Steamer America collided with schr Emblem (C) on L O, vessel abandoned, and afterwards towed in; 5 lives lost, 4,000 5
Steamer Tibbetts and Steamer Ottowa (both C) collided near Brockport, St L River, Ottowa, sinking, cargo flour and potash, 20,000
Steamer Tibbetts and Steamer Novelty (both C) collided near Kingston, L O, 500
Steamer British Queen (C) struck a rock in St Lawrence River and sunk, 5,000
Steamer Forester ran on reef near Goderich, L H, and stove bottom, got off, &c. 1,000
Steamer Tug, J D Morton, collided with Barque B S Sheppard, near flats L St Clair, and stove the Barque's stern, 250
Schooner Palmetto ashore near Long Point, L E, got off, 200
Steamer Louisiana ashore on St Martin's Island, L M, got off and brought to Buffalo and repaired, 2,100
Steamer British Empire (C) struck a rock in St Lawrence River, filled and sunk, got up, &c. 2,700
Schooner Oak, cargo, staves, water logged and capsized off Avon Point, L E, towed in, 500
Brig Globe and Barque Canada collided on L E, 1,500
Propeller Moira and steamer Novelty (C) collided on L O, 1,000
Steamer Banshee (C) struck a rock in St Lawrence River and sunk in shoal water, got up and repaired, 500
Schooner Home ashore at Grand River, L M, got off, 500
Schooner Mary Williams, cargo staves, water logged and capsized off Wind Mill Pt. L E, crew saved by U S Life Boat stationed at Buffalo, vessel got in and repair'd, 1,500
Schooner Wm Henry, cargo staves, from St Joseph to Chicago, capsized in L M, crew picked up 5 days after, nearly exhausted, 1,500
Schooner Napoleon, cargo Antracite coal, sprung aleak and sunk in deep water off Erie, 4,800
Brig Josephine, cargo lumber, water logged, got into Buffalo, 500

AUGUST.

Barque L M Hubby in sand ballast, capsized in L M, all hands except mate lost, 18,000 11
Propeller Republic broke her shaft, towed into Cleveland, 700
Barque Canada, cargo lumber, sprung aleak and was towed to Chicago, 800
Propeller Delaware, cargo Minera' stores, R R Iron and Machinery, ashore in St Mary's River, lost by lighter sinking part of cargo of R R Iron, got off, 1,000

Cleveland Historical Museum

Schooner North Yuba ashore on East coast L M, got off,	500	
Schooner Arkansas lost foremast in L E,	200	
Steamer Southern Michigan collided with schr E C Williams in Buffalo harbor,	200	
Schooner Pacific, cargo coal, struck rock in Chippewa Cut, and sunk, got up and repaired,	1,000	
Propeller Toledo and schr White Cloud collided in L H, both damaged,	2,500	
Propeller Milwaukee and schr Robinson collided in L H,	2,000	
Schooner Lewis Cass lost a man overboard in L E,		1
Schooner Robert Campbell ashore at Point Betsey, L M, got off,	400	
Schooner Brigham and schr E C Williams collided in L E,	200	
Schooner Meridian, cargo lumber, water logged, towed into Cleveland,	400	
Propeller Genesee Chief broke her shaft, towed into Cleveland,	600	
Schooner Julia, cargo lime, took fire from spontaneous combustion and burned up,	800	
Brig Ocean, (C) from Kingston, split canvass and put into Oswego,	250	
Brig Ocean (C) from Kingston, damaged by collision with craft getting into Oswego,	1,000	
Brig Christina (C) split canvass in gale on L O,	200	
Schooner Ætna, cargo coal, jetted deck load in gale on L E,	200	
Propeller Gen. Taylor aground on flats St Mary's River, lost boat, anchor and chain and one man,	500	1
Schooner G Worthington, ashore in St Mary's River,	200	
Steamer Baltimore, ashore on the Nebish in St Mary's River,	600	
Propeller Ogontz, same,	500	
Barque Grace Greenwood, cargo corn, split canvass and shifted cargo,	300	

SEPTEMBER.

Schooner Augustus Handy, struck by lightning on L H, lost both masts,	1,000	
Schooner Augustus Handy, damaged by collision with Propeller St Lawrence,	1,000	
Schooner J B Skinner, ashore near Port Burwell, L E, got off,	500	
Brig Josephine, ashore near Port Burwell, L E, total,	1,000	
Steamer Northern Indiana, broke machinery on L E, towed to Toledo and afterwards to Buffalo for repairs	5,000	
Schooner Mary, on reef off Point aux Barks, got off,	300	
Schooner Almira, lost a man overboard off Dunkirk, (George Pesse)		1
Schooner Arbuckle and brig Mechanic collided in L E,	100	
Schooner Wm. Penn (C) cargo timber, on sunken pier at Buffalo,	300	
Schooner Ærial, lost a man overboard on L E,		1
Schooner Sacramento and schr Yorktown collided on L M,	300	
Brigs Young America and Alleghany collided on L E, the A a total loss, with cargo, coal, the Y. A. damaged forward, vessels 6,500, cargo 1,500,	8000	
Propeller Fintry, lost rudder and broke wheels on L. St. Clair	500	
Steamer Sebastopol, ashore and total loss at Milwaukee, merchandise	350,000	7
Brig Tuscarora, cargo anthracite coal and powder, on bar at Chicago, total loss, crew saved by U. S. Life Boat; cargo 3,500; vessel 6,000	9,500	
Schooner J. H. Drake, ashore near Chicago, L M; got off	4,000	
Schooner Lady Ann, ashore at Kenosha, L M; got off	500	
Bark Hungarian, cargo wheat, sprung aleak on L M and returned to Milwaukee	1,500	
Schooner Superior, (C), cargo Turk's Island Salt, sprang aleak on L O, docked at St. Catharines, cargo 100, vessel 300	400	
Schooner Superior, (C.) cargo salt, ashore near Milwaukee, estimated	1,000	
Propeller St Lawrence, (C) cargo wheat, ashore and full water mouth Niagara river, L O; raised and off, hull 700, cargo 20,000	20,700	
Steamer Empire State, broke her arches, &c., in gale on L E	1,300	
Schooner Philena Mills and Propeller Pocahontas collided in Detroit River	800	
Schooner L R Rockwell, ashore near Milwaukee, estimated	500	
Steamer Baltimore, ashore at Sheboygan, L M; cargo Miners Stores for L S; vessel 12,000, cargo 3000	15,000	
Schooner White Cloud, cargo wheat, put into Milwaukee leaking badly; damaged by collision entering port	1,000	
Propeller Saginaw, broke shaft on L H; towed to Detroit	700	
Schooner Premier, (C) blowed away canvass and sprang aleak in gale on L E; returned to St Catharines and docked	300	
Schooner Iowa, cargo corn, lost bowsprit and jib-boom in gale on L H,	200	
Schooner Forfar, ashore near Waukegan, L M, got off,	500	
Steamers Niagara and Cataract, collided near mouth of Niagara River, L O,	2,000	
Brig H R Seymour, cargo wheat, from Chicago, ashore on Manitou Island, L M, jetted cargo and got off; vessel damaged 1,000, cargo 4,200,	5,200	
Steamer Queen City, damaged at anchor in gale off Sheboygan, L M,	300	
Propeller Oriental, damaged in gale and lost part of deck load on L M; vessel 150, cargo 3,000,	3,150	
Barque Emily Roelfson, lumber, ashore in Green Bay, total loss, vessel 14,500, cargo 5,000,	19,500	
Propeller Forest City and schr Asia collided on L M, and both sunk in deep water; vessels 36,000, cargoes 500,000,	536,000	
Schooner Young America and Brig Black Hawk collided on L M, the Y A sunk in deep water; vessel 13,000, cargo 12,100,	25,100	
Schooner Kenosha, sprang aleak on L H, docked and refastened at Buffalo,	1,000	
Propeller St Nicholas, damaged bottom, &c., in lock in Welland Canal, docked at St Catharines,	600	
Propeller Vermont, cargo merchandize, collided with schr Empire State in Straits of Mackinaw,	1,000	
Propeller Pocahontas damaged, cargo of wheat, in gale on L H,	1,300	

Schooner Homer Ramsdell, damaged cargo wheat in gale on L H,	200	
Propeller Iowa, broke arches, &c., and damaged cargo in gale on L M,	500	
Schooner Alwilda, cargo oil cake and whisky, sprang aleak in gale on L E,	200	
Brig Baltic (C) ashore near Port Stanley, total loss,	3,500	
Propeller Ogontz, cargo merchandize, put into Milwaukee leaking badly	800	
Schooner Stella, lost a man overboard (Thos. Bush) on L M,		1
Steamer North Star and Brig Canopus collided on L H	2,000	
Brig Amazon, cargo wheat, ashore on L O, jetted 800 bushels and got off,	2,000	
Brig New York, cargo coal, sprang aleak in gale on L H, and put back to Detroit, unloaded and docked,	800	
Propeller Brunswick, damaged cargo corn in gale on L M,	800	
Schooner H L Lansing, cargo corn, shifted and damaged cargo,	500	
Schooner Maid of the West (C) jetted 100 barrels salt in gale on L O,	125	
Schooner Blue Belle, ashore at Grand River, L M, got off and docked at Chicago,	800	
Schooner L C Butts, cargo merchandize, split canvass and returned to Buffalo for repairs,	200	
Brig Cumberland, cargo wood, capsized in L M, righted and towed into Chicago for repairs,	1,000	
Steamer Empire State lost a boy overboard, (John Nolan)		1
Schooner Madison dismasted off Long Point, L E, towed to Erie for repairs,	500	
Schooner Ada, cargo wheat, damaged cargo in gale on L M,	500	
Schooner Diamond, cargo lumber, capsized near Fairport, L E, and went ashore, got off,	800	
Brig Ocean, sprang aleak on passage from Chicago for Oswego, damaged vessel and cargo,	500	
Brig British Queen (C) sprang aleak and put back to Kingston for repairs,	200	
Propeller Sciota, cargo wheat, damaged cargo in gale on L M,	200	
Schooner Consuelo, cargo corn, damaged cargo in gales on Upper Lakes,	1,000	
Schooner Sparrow, ashore near Buffalo, total,	800	
Schooner Berlin and Propeller Falcon collided off Fairport, L E, damage to vessels 1,000, cargo 200,	1,200	
Schooner B F Wade, lost bulwarks, &c., entering harbor of Buffalo,	100	
Steam Tug George O Vail, had bulwarks and side stove in crowd in Buffalo harbor,	100	
Schooner Georgiana (C) damaged cargo wheat in gale on L O, stove bulwarks, &c.,	500	
Schooner Hope, ashore near Racine, cargo coal, got off,	1,000	
Schooner Britain, (C) ashore on Long Point, L O, total loss, vessel 4,500, cargo 8,000,	12,500	
Steamer Minnesota, lost smoke stack, &c., in gale on L E, towed into port and rep'd,	300	
Brig Algomah lost big anchor and cut away spars to save her from going ashore, lost rudder also,	1,500	
Schooner Susquehannah damaged cargo in gale on L M, put into Milwaukee, discharged and repaired; vessel 600, cargo 500,	1,100	

OCTOBER.

Schooner Cornelia ashore on Manitou Island,	500	
Schooner Charlotte ashore at Two Rivers, L M, got off,	500	
Brig Constellation, damaged cargo grain in gale on Upper Lakes,	200	
Schooner Ivanhoe, cargo coal, collided with schr Arab off Black River, L E, the I. a total loss, the A. slightly damaged,	7,000	
Schooner White Cloud, cargo corn, damaged cargo in gales on Upper Lakes,	500	
Steamer Cleveland burst her condenser, &c., near Green Bay, L M,	1,500	
Brig Belle, cargo lumber, ashore in Saginaw Bay, L H, lighted and hove off, docked at Chicago,	900	
Schooner Reciprocity, ashore near Sauble River, Saginaw Bay, got off again and repaired in Detroit,	1,500	
Brig Harmon sprang aleak in gale off Chicago,	500	
Schooner Berlin, ashore at Fairport, L E, got off,	500	
Schooner Raleigh, cargo R R Iron, sprang aleak and put into Cleveland for repairs,	500	
Schooner Patrick Henry, cargo wheat, put into Cleveland leaking, damaged cargo,	800	
Schooner Florence, lost deck load black walnut lumber in gale on L E,	300	
Brig Jas. McBride and schr C P Williams collided off Milwaukee,	2,000	
Schooner Wiman, ashore on Point Aux Barks, total,	2,500	
Schooner Puritan, damaged cargo salt, discharged and docked at Detroit,	300	
Steamer Canada (C) burned in River St Clair,	8,000	
Brig Banner, coal, sprang aleak in L E, jetted deck load and put back to Buffalo, cargo 600, vessel 500,	1,100	
Steamer Lady Elgin, broke her machinery, towed from Mackinaw to Collingwood for repairs,	3,000	
Steamer Ohio, lost smoke stacks, &c., off Fairport, L E, in gale,	200	
Schooner Mary Ann, cargo wood, struck Cleveland pier and stove bows in, filled and sunk, got up	300	
Propeller Alleghany, cargo mdse, lost her rudder, &c., off Madison, L E, towed to Cleveland, unloaded and docked,	1,000	
Schooner Spray, Anthracite coal, aground on old pier at Dunkirk, filled and sunk,	1,500	
Schooner Barbarian, dismasted in L E, towed to Detroit and repaired	2,100	
Schooner J F Warner, ashore on Bois Blanc Island, Detroit River, lighted off,	150	
Propeller Rossiter, ashore at head of L M total loss	7,000	
Steamer Louisiana, ashore on Whales back, Green Bay, got off	250	
Propeller Milwaukee, ashore on Fighting island, Detroit River, lighted off	150	
Steamer Sam Ward, lost wheel in gale off Point Aux Barks, L H, made Detroit and repaired	2,000	

Buffalo History Museum

Propeller Mt Vernon and Brig Grey Hound collided off Fox Island, L M	3,000	
Brig Julia Dean, split canvass and lost topmasts in gale on L M and returned for repairs	300	
Brig Fanny Gardner, same	300	
Schooner Mt Vernon, sprang a leak in gale on L Michigan and returned, unloaded and docked	1,500	
Bark Canada, blowed away canvass in gale on L M and returned to port for repairs	300	
Bark Norman, blowed away her canvass in gale on L M	350	
Schooner G W Weeks, ashore near Pierre Marquette, L M, stripped and abandoned	3,000	
Schooner Active, cargo shingle, capsized off Port Washington, L M	2,500	
Schooner Free Trader, salt, sprang a leak in gale on L E and damaged cargo	150	
Schooner America, ashore near Ashtabula, L E, got off	250	
Schooner Antelope, R R Iron, sprang aleak in gale on L E, reached Detroit, discharged and docked, effects of a collision on L E	1,500	
Schooner Racine and Schooner Republic collided off Port Washington, L M	3,000	
Steam Tug Seneca, burst her boiler and blowed to pieces, 3 lives lost	4,000	3
Schooner Saranac, ashore near St. Joseph, L M, lost Captain overboard	500	1
Schooner Daniel William, cargo lumber, and Steamer Magnet (C) collided in Kingston Harbor, C. W	1,200	
Schooner A Belmont, cargo wheat, sprang aleak in gale on L M, put back, discharged and docked	690	
Barque Badger State and Propeller Delaware collided in Buffalo harbor, also damaged Crescent City steamer	1,000	
Schooner L D Coman, cargo R R Iron, sprang a leak in gale on L E and towed into Erie, lighted and made temporary repairs and went on to destination, docked in Buffalo	500	
Schooner Republic, collided with Tug Bruce in St Clair River, damage	500	
Schooner———, collided with Tug Bruce on Flats quarter badly stove	500	
Schooner Speedwell, cargo R R Iron, sprang a leak in gale on L E, towed into Erie by U S steamer Michigan	300	
Schooner C Reeves, ashore at Mackinaw, cargo wheat, jetted cargo, got off, and returned to Chicago and repaired, unloaded and docked, cargo 5,000, vessel 2,000	7,000	
Schooner J F Tracy, ashore at Mackinaw, lighted and hove off, docked in Buffalo	600	
Propeller Fintry, cargo merchandize, damaged cargo in foul weather on upper Lakes	1,000	
Schooner H Doviel, cargo wheat, sprang a leak and sunk in deep water on L O, cargo 6,000, vessel 2,000	8,000	
Steamer Arabia, (C) damaged on pier at Darlington, L O	2,000	
Barque Chieftain and Schooner S J Holley, collided on L H	6,100	
Steamer Planet broke shaft on L S	1,500	
Propeller Nile, damaged cargo wheat on upper lakes	200	
Brig Alert sunk in Pigeon Bay, L M, cargo lumber, loss on lumber 600	2,000	
Schooner St Clair, ballast, sunk near Point aux Barks, L H	2,000	
Schooner Niagara, ashore at Muskegon, L M	2,000	
Brig Julia Dean, cargo grain, ashore on Skilagalee, L M, total loss, 18,550 bu wheat, 32,000 cargo, vessel 18,000	50,000	
Schooner Denmark, ashore near Point aux Pelles, L E, got off	1,000	
Propeller Cataract struck on bar at Sandusky and stove bottom—docked at Buffalo	500	
Propeller Alleghany, cargo merchandise, ashore, at Milwaukee, total loss, cargo 200-000, vessel 10,000,	210,000	
Schooner Dean Richmond, ashore near Racine, L M, total loss, vessel 16,000, cargo 1,000,	17,000	
Propeller T U Bradbury, jetted part of deck load and damaged hull on L M,	2,000	
Schooner Look Out, anthracite coal, ashore at Presque isle, L H, jetted part of her cargo and got off,	785	
Propeller Falcon, sprang a leak on L E, put into Fairport with 3 feet water in hold, discharged and repaired,	25,000	
Propeller Sandusky, damaged on pier at Black River L E, towed to Cleveland and repaired	1,000	
Schooner Emily (C) ashore at Goodrich, L H,	1,000	
Schooner Antelope, wheat, sprang a leak and put into Genesee River, L O, (cargo damaged considerable)	1,000	
Schooner C Harrison, wheat, sprang a leak and put into Cleveland, discharged and docked,	500	
Propeller T U Bradbury, and Schooner Rainbow collided in Milwaukee river,	500	
Propeller Omar Pasha, damaged at outer pier Milwaukee,	500	
Propeller Omar Pasha and Schooner Lark collided in Milwaukee river,	200	
Schooner Marshfield, dismasted on L M,	3,500	
Schooner Wm Case, grounded on bar at Chicago, discharged and docked,	1,000	
Schooner———, lumber, ashore on White Shoals, L M, got off,	300	
Propeller Illinois, struck rock near Bar Point and sunk near Malden, (C W) cargo merchandise, cargo 75,000, vessel and expense 10,000	85,000	
Brig Orleans, lumber, ashore at Milwaukee, Captain and mate drowned,	1,500	2
Schooner Rover, ashore at Milwaukee,	1,000	
Schooner J F Porter, ashore at "	10,000	
Brig Racine, capsized off Port Washington, L M,	8,000	
Brig Ontario, ashore at Milwaukee,	1,500	
Schooner Queen of the West, lost small spars and canvass in a squall off Racine, L M,	300	
Schooner Monsoon, cargo wheat, lost centre board and head gear in gale on L M, returned to Chicago leaking badly, damaged cargo,	1,000	
Brig Lucy A Blossom, lost canvass in squall on L M,	200	

Schooner Abigail, dismasted in gale on L M,	1,664	
Brig Canton and Schooner Tom Dyer collided in River St Clair,	500	
Schooner General Taylor and Schooner Aldebaran collided in Detroit River,	520	
Brig Lowell, lost anchors under Point Aux Pelles,	150	
Schooner Belle Sheridan and Brig Roscius collided in Oswego Harbor,	2,500	
Schooner Norway, jetted deck load lumber and spars, at anchor off Milwaukee,	500	
Barque Quebec, (C) loaded with grain, put into Milwaukee leaking badly,	500	
Brig Black Warrior, loaded with grain, leaking badly,	300	
Brig Constellation, cargo iron and lumber, put into Milwaukee leaking badly, canvass split and rigging damaged,	600	
Schooner Jessie (C) cargo wheat, on bar in mouth of Milwaukee river, sprang a leak &c., discharged, cargo 17,400 and vessel 1,000,	18,400	
Schooner Lark, on bar in mouth of Milwaukee river, damaged bottom and by collision with Propeller Omar Pasha,	800	
Schooner Rainbow, on bar in mouth of Milwaukee river, damaged bottom and by collision with Propeller T U Bradbury,	2,000	
Schooner Hurricane, lost man overboard on L M,		1
Schooner J W Brown, cargo wheat, lost part of canvass and sprang a leak in gale on L M, damaged cargo,	1,500	
Schooner Hiram Bell, cargo wood, ashore at New Buffalo, L M, damaged,	500	
Brig Cumberland, ashore on Belle Isle, Detroit river, lighted and pulled off	200	
Schooner Constitution, cargo coal, lost foremast and part of canvass, towed into port,	250	
Schooner Minerva (C) with cargo flour, sprang a leak in gale on L O, got into Oswego and sunk,	1,500	
Schooner Trenton, lost man overboard off Dunkirk, L E,		1
Schooner Kitty Grant, cargo lumber, capsized off Racine, L M, lost deck load and 4 men, towed in,	2,000	4
Schooner Hamlet, cargo wheat, damaged cargo in gale on Upper Lakes,	400	
Brig Helfenstein, jetted part of deck load slate &c., and lost foreyard &c, on L M, collided with Propeller Omar Pasha going into Chicago,	500	
Propeller Chicago, damaged in gale on L M, vessel and cargo damaged,	300	
Propeller Plymouth, cargo wheat, ashore on reef off Racine, L M, lighted and pulled off,	2,500	
Propeller Oriental and Schooner Acadia (C) collided in river St Clair, damage to vessel and propeller,	3,000	
Barque North Star, ballast salt, dragged ashore on Long Point, L E, total,	600	
Propeller Manhattan and Steamer Dart collided in Detroit river,	12,000	
Brig J R Giddings and Brig Cumberland collided in river St Clair,	700	
Barque E C L, damaged on bar at Chicago, L M,	200	
Schooner Dexter, ashore at Muskegon, L M,	200	
Schooner Niagara, " " " "	2,000	
Schooner Lyon, " " " "	2,500	
Schooner Augustus Ford, struck a rock in Diroit river, and sprung aleak, cargo merchandise, unloaded at Detroit, and repaired vessel 500, cargo 500,	2,500	
Schooner Isaac Buchanan, (C) cargo wheat, ashore at Port Colborne and bilged, got off and repaired, vessel and cargo,	1,000	
Schooner Sheridan, cargo corn, lost canvass and small spars in gale off Long Pt. L E	20,000	
Brigantine Oleander, cargo wheat, sprung aleak in gale on L M, damage	275	
Schooner A. Buckingham, cargo grain, ashore at Fairport, L E, Captain drowned, got off, vessel and cargo,	600	
Schooner L. D. Coman, cargo coal, sprung aleak in gale on L E, and jetted deck load, vessel 250, cargo 200,	22,000	1
Schooner Antares, cargo wheat, ashore at Cleveland, damage to vessel 2,000, cargo 11,000,	450	
Schooner T. G. Colt, blowed away sails in gale on L E,	13,000	
Brig J. R. Giddings, cargo corn, damaged same in gale on L H,	175	
Barque Utica, cargo wheat, dismasted in gale on L E, towed in and repaired,	850	
Schooner Susquehannah collided with Barque Shepard in river St. Clair,	4,000	
Steamer Minnesota got foul of piers at Cleveland, and damaged hull 2,500, cargo 3,000	500	
Propeller Charter Oak, cargo staves, foundered in gale on L E, all hands lost,	5,500	
Brig H. Wheaton, cargo wheat, ashore and total loss at L P Cut, L E, 1 man drowned, vessel 7,000, cargo 15,000,	10,000	11
Schooner S. L. Noble, cargo wheat, sprung aleak in gale on L E, and damaged cargo, vessel and cargo,	22,000	1
Schooner Petrel, (C) cargo wheat, damaged cargo in gale on L E, and Ontario,	3,500	
Schooner Daniel Boone, cargo oats, deck load staves, deck opened out at plankshire, knocked down and shifted cargo in gale on L E, damage to cargo,	2,500	
Schooner Ralph Campbell, cargo wheat, on White Shoals, L M, jetted cargo and got off, vessel 400, cargo 3,600,	600	
Propeller Niagara and Schooner ——, collided off Point Abino, damage to propeller 500, vessel 300,	4,000	
Schooner Lansing, blowed away canvass, knocked down and shifted cargo, vessel 500, cargo 1,500,	800	
Schooner John Oades, cargo wheat, sprung aleak and put into Genesee river, L O,	2,000	
Scow schooner Leo, cargo ship timber, got foul of piers mouth of harbor at Cleveland, and damaged,	500	
Schooner Josephine and propeller Spaulding collided in the mouth of Buffalo harbor, vessel,	800	
Schooner Little Belle, ashore at Point aux Sable, L H, got off,	250	
Schooner Atlas, cargo coal, lost deck load in gale on L E,	500	
	200	

Steamer Canadian, (C) damaged in gale on L H, 500
Schooner Duncan Romer, (C) ashore near Goderich, L E, 1,500
Barque Water Witch, (C) ashore on L H, 2,000
Schooner T. Y. Avery and brig Young America collided in River St. Clair, 2,500
Barque Sovereign of the Lakes, aground on Bois Blanc Island flat, Detroit River, lighted and pulled off, expense, 300
Propeller Troy, aground on Belle Isle flat, Detroit River, lighted and pulled off, 300
Brig Mechanic, split sails, &c., and put back into St. Clair River, 200
Brig Sonora, split sails, &c., and put back into St. Clair River, 200
Barque Morgan, cargo lumber, and schooner H. L. Lansing, collided off 40 Mile Point, L H, 300
Barque Morgan, struck on reef in Buffalo Bay, damage, &c., to vessel 500, cargo 500, 1,000
Schooner Falcon, ashore at Grand Haven, got off, 1,000
Schooner Sam Strong, cargo coal, ashore near Pier Marquette, L M, loss total, vessel 5000, cargo 2400, 7,400
Schooner Liverpool, ashore near Grand River, L M, total 2,000
Schooner Frances, ashore at Grand River, L M, got off, 300
Schooner Wm. Tell, ashore at Grand River, L M, 500
Schooner Lady Jane, ashore at Grand River, L M, got off, 200
Schooner Two Charlies, ashore at Grand River, L M, got off, 300
Scow schooner Sebastopol, ashore at Muskegan, L M, got off, 700
Schooner Spencer, ashore at Muskegan, L M, got off, 400
Schooner North Cape, ashore at Muskegan, L M, got off 300
Schooner Speed, pounded over bar at Muskegan and sunk inside, got up, &c, 600
Brig Belle, cargo wheat, damaged cargo in gale on L M, 500
Barque Mary Stockton, cargo wheat, damaged in gales on Upper Lakes, 500
Schooner Oconto, lost canvass and gear in gales on Upper Lakes, 500
Schooner Keefer, cargo coal, dragged on bar at Erie, bilged and sunk, total loss, vessel 3000, cargo 1000, 4,000
Brig Ramsay Crooks, ashore at St. Helena Island, L M, cargo lumber, got off, 300

NOVEMBER.

Brig Hessionia, (C) cargo fish, &c., from Quebec, ashore and sunk near Sheboygan, L H, raised and got into Sheboygan River, 3,000
Schooner Mark H. Sibley, cargo iron and coal, sunk on bar at Chicago, got up and repaired, 10,000
Barque Path Finder, cargo railroad iron, sunk on bar at Chicago, total loss, vessel 10,000, cargo 15,000, 25,000
Schooner Albion, (C) cargo wheat, ashore at Oak Orchard, L O, lighted and got off, 200
Brig J. G. Deshler, blowed away canvass and put into Manitous and repaired, 500
Schooner David Todd, cargo lumber, jetted deck load in gale on L M, 800
Brig David Smart, cargo provisions and hides, jetted deck load in gale on L M and L E, leaking badly, docked and caulked, vessel 200, cargo 7,500, 7,700
Schooner Traveller, cargo coal, jetted deck load on L E, 150
Barque B. S. Shepard, lost man overboard from top gallant yard L M, 1
Schooner Meridian, cargo wheat, lost small spars and damaged cargo in gale on L M, vessel 100, cargo 350, 450
Schooner T. P. Handy, cargo wheat, damaged same in gale on Upper Lakes, 175
Propeller Delaware, cargo provisions, ashore at Sheboygan, vessel 15,000, cargo 20,000, 10 lives lost, 35,000 10
Propeller Omar Pasha, cargo 12,560 bushels wheat and deck load of flour, sprung aleak in gale on L M, put into Sheboygan and sunk alongside pier; got up and taken to Milwaukee; damage to vessel hull 6,000, cargo 23,000, 29,000
Propeller Queen of the Lakes, cargo merchandise, jettisoned part of deck load in gale on L M, 5,000
Schooner Emblem, cargo iron ore, sprung a leak and sunk on flat under Long Point, L E, got up and repaired, 1,500
Brig Mechanic lost center board and strained hull on L M, put into Milwaukee for repairs, 500
Schooner Pride, cargo lumber, pounded on bar off Sandusky, got off and sunk inside, 800
Brig John Irwin, ashore at Two Rivers, L M, vessel total 5,000, cargo 15,000, 20,000
Schooner Crescent, (C) cargo wheat, supposed lost, 2,500 bushels, 7,000
Brig Buffalo, cargo coal, ashore on Beaver Island, L M, jettisoned part of cargo and got off, 500
Propeller Fintry, cargo wheat, flour and hides, burst her boiler off Port Stanley, L E, and sunk in deep water, 8 lives lost, vessel 30,000, cargo 50,000, 80,000 8
Schooner Susanna, ashore near Buffalo, got off, 600
Schooner Planet, capsized off Sheboygan and drowned 5 men, towed in, 500 5
Schooner N. C. Walton, ashore near Sheboygan, 500
Propeller Michigan burst her cylinder in river St. Clair, towed to Detroit and repaired 1,000
Barque John Sweeney, no cargo, capsized in Detroit river, got up, 7,000
Schooner Caroline Marsh, (C) cargo wheat 14,250 bushels, run on her anchor in Oswego harbor and filled, vessel 800, cargo 18,000, got up, &c, 18,800
Propeller Mary Stewart and schooner Ariel collided on L E, propeller 600, vessel 500, 1,100
Barque Gibralter, (C) cargo wheat, ashore on Beaver Island, jetted 2,300 bushels, got off, 4,000
Barque Superior, (C) cargo wheat, dismasted in gale on L M, got to Chicago under jury masts, 1,000
Schooner Denmark, cargo RR iron and lumber, ashore at Point Aux Pelle, L E, got off by tug 1,500

Propeller Iowa, ashore on Beaver Island, jettisoned 250 bushels, wheat 500, vessel 1,100, 1,600
Steamer Buckeye State struck a rock in Detroit river, sprung aleak, returned to Detroit, discharged and came to Buffalo for repairs, 8,000
Barque Black Warrior, ashore near Sheboygan, L M, cargo RR iron, whiskey, apples, total, 50 packages merchandize, 50 barrels high wines, 50,000 shingles, 400 tons RR iron, 250 gals stone ware, vessel 15,000, cargo 10,000, 25,000
Brig Ocean, (C) cargo timber, and barque John Sweeney collided off Grand River, C W, L E, damage to both vessels, 4,000
Barque B. S. Sheppard and propeller ——— collided in Straits of Mackinaw, damage to barque, 200
Schooner Free Trader, cargo iron ore, got on crib in mouth of Buffalo Harbor, lighted and pulled off, lost 20 tuns ore overboard and lighter, 600
Schooner Georgiana, (C) cargo wheat, damaged cargo in gale on L O, 1,000
Brig Sir Charles Napier, (C) cargo wheat, damaged cargo in gale on Upper Lakes, 500
Brig Beaver, (C) same 2,500
Schooner N P Goodell, lost cable and anchor under old Mackinaw, 850
Brig Powhattan, cargo 10,185 bushels wheat, sprung aleak on passage from Chicago, and damaged cargo 200, damage to vessel 300, 500
Schooner Aldebaron, cargo wheat, knocked down in gale on L E and damaged cargo, 300
Brig Concord, cargo wheat, sprung aleak in gale on L M and damaged cargo, 400
Schooner Garden City, cargo wheat, collided with scow schooner Brigham, sunk in Buffalo Creek, 2,500
Brigs Constellation and David Smart, collided in mouth of Buffalo Harbor, damage to vessels 1,000
Schooner J. B. Collins, cargo coal, sprung aleak on L O, made for Point Ontario, grounded on bar and finally went ashore outside, 1,600
Brig Ocean Eagle, cargo ——, dismasted in squall in Straits, damage, 1,000
Schooner Eden, (C) ashore in Georgian Bay, L H, 1,000
Schooner William Black, (C) ashore near Port Stanley, vessel 2,000, cargo 500, 2,500
Schooner Reindeer, cargo brick, ashore near Chicago, total, vessel 1,500, cargo 1,500, 3,000
Schooner St. Lawrence, in ballast, ashore near Chicago, got off, 500
Schooner Wm. A. Small, ashore near Chicago, got off, 300
Barque Jesse Hoyt, lost man overboard in L M, 1
Schooner Belle, (C) cargo wheat, ashore near Sodus, L O, sunk in deep water, 5,600
Brig S. C. Walbridge, cargo wheat, knocked down in gale on L M, shifted cargo and sprung aleak, 1,500
Schooner C. E. Bailey and schooner Jones collided in mouth of Buffalo Harbor, damage, 250
Schooner Mobile, cargo salt, ashore mouth of Bay Quinte, L O, vessel 1,200, cargo 300, 1,500
Schooner Northerner, cargo lime, ashore and probably total loss, vessel and cargo, 1,500
Steamer Buckeye State, cargo merchandize, damaged in gale on L E, vessel 11,000, cargo 2,000, 13,000
Schooner Pearl, cargo wheat, ashore on East Sister, total, cargo 13,000, vessel 3,000, 16,000
Brig Virginia, cargo lumber, sprung aleak and water-logged, abandoned off Long Point, L E, total, vessel 2,500, cargo 2,800, 5,300
Scow schooner Pine (C) lost a man overboard on L E, 1
Schooners Velocity and White Cloud collided under L Point, L E, damage, 200
Schooner Illinois, general cargo, ashore near Grand River, C W, L E, vessel 1,500, cargo 3,000, 4,500
Schooner Conquest, cargo wheat, ashore near Rondeau, L E, got off, vessel 2,000, cargo 10,000, 12,000
Schooner Herald, cargo Rye, sunk in Oswego harbor, vessel 1,500, cargo 10,000, 11,500
Propeller Edith, cargo wheat, &c., jettisoned 1000 bags wheat in gale on L E, 4,500
Barque Great West, lost big anchor and chain in L E, and expended to recover the same, 1,000
Schooner Dawn, cargo flour, lost part deck load in gale on L E, also boat, cargo 300, vessel 100, 400
Schooner Lark, lost canvass in gale off Point Aux Pelle, L E, 300
Schooner Lodi, ashore at Grand River, L M, total, 1,000
Steamer Golden Gate broke her arches and lost part of deck load of hogs in gale on L E, 1,500
Steamer Keystone State, lost anchor and chain and quarter boat off Erie, L E, 300
Barque Nucleus, cargo wheat, sprank aleak in gale on L M, and damaged cargo, 2,500
Schooner Live Oak, cargo RR iron, jettisoned part of cargo in gale, 4,500
Schooner Fulton, cargo wheat, lost anchor and chain in Straits of Mackinaw, 400
Schooner Contest and Barque America Republic collided in south passage L H, 2,000
Schooner Moselle, cargo wheat, lost anchor and chain and hawser in snow storm, Straits of Mackinaw, 350
Schooner Charles Crooks, cargo wheat, ashore at Port Colborne, L E, cargo 6,500, vessel 2,500, 8,000
Schooner J. S. Harvey, cargo flour, wheat, &c., ran foul of her anchor entering Buffalo Harbor and started leak, cargo damaged 1,000, vessel 150, 1,150
Schooner L. C. Butts, cargo wheat, split canvass, had decks swept, and lost anchor and chain in gale on L E, 500
Schooner Arkansas, ashore near Muskegan, L M, will probably be got off, 2,000
Schooner Excelsior, cargo wheat, sprank aleak on L, M, and put into Milwaukee for repairs, vessel 300, cargo 700, 1,000
Schooner Hope, cargo wheat, ashore on Beaver Island, supposed total loss, vessel 6,500, cargo 18,000, 25,500

Bayfield Historical Museum

Schooner Mary Watson, cargo salt, ashore at Port Colborne, L E, vessel 500, cargo 200, 700
Schooner James Hughes, ashore near Muskegan, L M, total, 2,500
Schooner Spartan, ashore near Muskegan, L M, got off, 200
Schooner Blue Belle, ashore at White Lake, L M, will probably be got off, lost 5 men, 1,000
Schooner Mary, cargo wheat, ashore on Beaver Island, jettisoned part of cargo and got off, vessel damaged 200, cargo 500, 700
Scow schooner Traveller, cargo lumber, damaged and sunk alongside pier at Port Burwell, L E, 2,500
Schooner Crescent, cargo merchandise, ashore on North Fox Island, L M, estimated cargo 25,000, vessel 10,000, total 35,000, 400 tons on board, 35,000
Brig Minnesota, cargo apples, lost small spars and anchors and chains in snow storm off Bois Blanc Island, L H, vessel 1,000, cargo 800, total 1,800, 1,800
Brig Paragon, cargo wheat, lost anchors, chains, and stove bulwarks on North shore, L M, 600
Brig Mechanic, cargo wheat, split canvass, &c, and put into South Manitou for repairs, 500
Brig Oleander, cargo oats, lost canvass and anchors and chains on L M, in gale—vessel 1,500, cargo 200, 1,700
Schooner Big Z and and Propeller Ottowa collided in Grand River, L M, damage to vessel, 200
Schooner Edith (C) ballast stone, sunk in Niagara river, L O, probably designedly, 800
Propeller Oriental, broke machinery in L E, and towed to Buffalo for repairs, 2,000
Steamer Queen City, broke machinery and towed to Buffalo for repairs, 1,500
Schooners Wings of the Wind and T G Colt, collided near Buffalo—damaged, 200
Propeller Moira (C) ashore at Amherst island, L O, damage to vessel 4,000, cargo 1,000 5,000
Schooner Jenny Lind, (C) cargo merchandise, sunk in Lock No. 22 Welland Canal—vessel loss 100, cargo 2,000, 2,100
Schooner De Witt Clinton, lumber, lost deck load, water logged, capsized and drifted ashore near Kalamazoo, L M, vessel 1,500, cargo 500, 2,000
Schooner Col Cook, cargo wheat, knocked down and shifted cargo in gale on L M, 500
Schooner D Newhall ashore at Ashtabula, L E, 1,000
Brig Peerless, (C) cargo stone, damaged in gale near Rondeau, L E, 1,200
Propeller T U Bradbury, ashore on Beaver Island, got off damage slight, 200
Schooner Metcalf, (C) ashore near Wellington, L O, cargo grain and fish, vessel 1,000, cargo 2,000, 3,000
Schooner Charlie Hibbard, cargo merchandise, sprung a leak in a gale on L E, put into Detroit, discharged and repaired, vessel 650, cargo 350 1,000
Schooner Antelope (C) cargo coal and salt, sprung a leak and put into Genesee river, L O, cargo 100, vessel 500, 600
Scow Schooner Mermaid, cargo lumber, ashore at Port Shelden, L M, 2,000

DECEMBER.

Bark Helliwell (C) lumber cargo, ashore at Long Point Cut L E, two men lost, vessel, total, 14,000, cargo 25,00, 16,500
Schooner Columbia, drifted ashore near Buffalo harbor, got off, 800
Schooner Garden City ashore east coast L M, 500
Schooner Fashion, do do do 500
Schooner Almina, do do do 500
Schooner Pacific, do do do 500
Schooner J B Skinner, do do do total, 2,500
Schooner Windham ashore, head of L M, 3,000
Schooner Vermont, cargo lumber supplies, ashore near Grand Haven, L M, total, 5,000
Schooner Velocity, cargo salt, sprung mainmast, lost anchor, &c, put into Port Dover, 300
Schooner North Yuba, ashore at White Lake, L M, lost one man, 1,500 1
Propeller Toledo, cargo corn, struck pier at Cleveland, bilged and sunk inside, vessel 1,000, cargo 6,000, 7,000
Steamer Michigan, damaged hull in making lee at Port Colborne, 500
Schooner Henry Norton, ashore at Milwaukee, 2,500
Schooner Whirlwind, cargo lumber, ashore at Racine, 2,000
Schooner Mary G Bonestcel, cargo lumber, on bar at Chicago, got off and sunk inside, 1,5000
Schooner Advance, cargo pig iron, posts and lumber, lost both anchors and went ashore at head of L M, will be got off, 5,000
Brig Courtland, cargo coal &c., got into Chicago leaking badly, 500
Brig Empire State, assorted cargo, grounded on Milwaukee bar sprung a leak, got into Milwaukee and sunk, got up and repaired, 650
Schooner Lewis Irwin, cargo lumber, ashore head of L M, foul of schooner Advance, [2,500
Schooner Flora Watson, sprung a leak on Chicago bar, got into Chicago, cargo merchandise, vessel 500, cargo 10,000, 10,500
Brig F B Gardner, cargo lumber, on bar at Chicago, scuttled, got inside, repaired, vessel, 400, cargo 400, 800
Schooners Curlew and Gem collided off Kenosha, L M, damaged, 2,500
Schooner Kirtland, damaged by collision in river St Clair, 1,400
Schooner Josephine, cargo coal, sunk in Dunkirk, 800
Schooner Rockwell, ashore and total loss near Muskegan, L M, 1,500

"ADDENDA"—NO PARTICULARS.

Schooner Mary, sprang a leak and damaged cargo, 2,000

Barque Chieftain, on voyage to Montreal, damaged cargo, 500
Schooner Oconto, put back to Chicago, cargo damaged, 500
Schooner White Squall, jettisoned cargo, 2,500
Schooner C Harrison, repairs at Detroit, damaged in gale, 400
Schooner Antelope, repairs at Detroit, damaged by collision, 600
Barque Republic, repairs at Detroit, 300
Schooner J G Stockley, lost canvass in L E,, got into Welland canal, 500
chooner New World (C) ashore on Amherst Island, L O, will probably be got off, 500
Schooner ——, ashore in South Bay, L O, cargo grain, no particulars estimated, 2,000
Schooner T G Scott, sunk in Welland Canal, January last, damage, 600
Schooner Pierpont, damaged in collision, no particulars, vessel 900, cargo 900, total, 1,800
Schooner Tom Lemon, damaged, no particulars, 500
Schooner Kewaxcum do do 2,000
Schooner Autocrat, damaged vessel and cargo on bar at Buffalo in June '55, 300
Brig Preble, damaged in voyage to Upper Lakes in October '55, 500
Schooner Mount Vernon, repairs at Detroit, 300
Schooner Argo, do do 250
Schooner Niagara, do do 700
Schooner White Squall, do do 2,600
Brig Caroline do do 1,000
Schooner Clifton, do do 900
Schooner Blue Bonnet (C) struck in Lachine Rapids and sunk, 2,500
Steamer North America (C) struck in river St Lawrence and sunk, 5,000
Schooner Indus, lost her mate overboard in L M, 1
Schooner Steinhart, capsized in L M, total, 2,000
Schooner Knickerbocker, capsized on L M, total 1,00
Lost her Captain, 1
Brig Ferguson lost both anchors in straits, 500
Brig Kirk White damaged cargo merchandise on Milwaukee bar, 900
Schooner Jas Coleman, (C) split canvass in gale on L E, 300
Barque Gebraltar (C) lost centre board, &c, on L E, 300
Scow-Scooner Cygnet ashore near Chicago, 400
Steamer North Star, damaged at wood dock at Algonac, 400
Brig Sultan put back to Chicago leaking, cargo 1,500, hull 1,000, 2,500
Brig Minnesota, put back to Chicago, leaking, damage 1,100

Total loss of property in 1855,		$2,797,839
" " " 1854,		2,187,825
Total loss of life in 1854,		119
" " " 1855,		118
Decrease in 1855		1

Summary of Marine Disasters and Loss of Property on the Lakes for the past eight years.

	Manner of Loss	1848.		1849.		1850.		1851.		1852.		1853.		1854.		1855.	
		NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.	NO.	$ LOSS.
Steamers.	Wrecked & Sunk	3	25,000	1	25,000	5	98,000	2	27,000	3	125,000	3	126,000	4	110,000	4	378,500
	Stranded	9	47,000	5	21,000	8	13,400	5	36,700	5	14,700	7	51,000	2	110,000	11	11,350
	Fire	1	20,000	..	.....	5	105,000	3	35,600	2	22,000	3	156,000	2	110,000	3	44,000
	Damaged, &c	2	9,000	10	25,000	5	24,500	13	110,200	9	18,600	19	54,700	24	77,200	26	66,300
	Jettison	..	.....	1	500	..	.....	..	.....	2	14,000	..	.....	1	25,000	..	.....
	Collision	..	.....	3	1,400	8	24,800	9	6,000	16	158,350	11	31,650	8	31,200	12	32,600
	Derrick	..	.....	..	.....	..	.....	..	.....	..	.....	..	20,000	..	.....	..	.....
	Total	15	101,000	20	72,900	31	265,700	32	215,500	37	352,650	43	419,350	41	463,400	56	532,750
Propellers.	Wrecked & Sunk	..	.....	..	.....	..	.....	2	55,000	4	85,000	1	42,000	5	370,000	7	351,000
	Stranded	1	12,000	1	5,000	4	2,500	6	32,800	5	6,900	7	28,900	..	.....	11	9,950
	Fire	1	20,000	1	6,000	1	10,300	..	.....	3	57,500	..	.....	2	130,000	..	.....
	Damaged	1	1,000	..	.....	1	800	5	5,000	11	38,000	10	24,500	30	63,100	34	228,150
	Jettison	1	5,000	1	3,000	..	.....	..	.....	4	13,200	2	2,200	7	47,000	4	13,100
	Collision	1	40	..	.....	3	2,400	10	40,400	9	73,450	4	3,900	8	69,500	19	557,750
	Sunk and Raised	..	.....	1	100,000	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....
	Total	5	39,000	4	113,000	9	16,000	23	133,200	36	274,050	24	101,500	52	680,100	75	1159,950
Barques.	Wrecked & Sunk	2	18,000	..	.....	..	.....	..	.....	2	22,000	2	19,500	3	56,000	6	116,000
	Stranded	1	1,800	..	.....	2	1,100	..	.....	..	.....	5	4,500	..	.....	6	10,800
	Fire	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....
	Damaged	..	.....	..	.....	..	.....	..	.....	1	150	5	4,600	12	37,000	17	46,050
	Jettison	..	.....	..	.....	..	.....	..	.....	1	4,000	..	.....	..	.....	2	5,000
	Collision	1	600	..	.....	..	.....	..	.....	1	200	..	.....	2	55,000	5	9,900
	Total	4	20,400	..	.....	2	1,100	..	.....	5	26,350	12	28,600	17	148,400	36	187,750
Brigs.	Wrecked & Sunk	1	3,500	1	8,000	5	16,000	3	42,000	7	51,800	2	43,000	5	63,000	7	118,300
	Stranded	14	14,850	7	6,900	8	17,300	22	30,000	13	25,600	10	15,300	..	.....	8	8,550
	Fire	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....
	Damaged	2	750	5	5,100	10	22,500	21	45,700	11	19,750	17	24,500	43	64,125	51	39,950
	Jettison	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	1	6,000	8	22,500
	Collison	2	35,800	5	4,900	4	13,100	7	16,200	6	3,350	2	2,500	6	51,000	11	26,100
	Total	19	54,900	18	24,900	27	68,900	53	133,900	38	101,100	31	85,300	55	184,125	85	215,400
Schooners.	Wrecked & Sunk	19	104,800	9	46,900	15	73,600	29	89,000	21	109,300	22	111,700	41	382,626	26	182,300
	Stranded	49	54,870	23	46,000	56	64,850	62	53,250	48	70,500	48	64,300	..	.....	91	161,600
	Fire	..	.....	..	1,600	..	.....	2	7,500	1	5,500	3	9,400	2	22,500	1	800
	Damaged	22	25,760	8	11,500	18	22,790	39	57,765	30	24,790	60	73,500	132	216,450	135	212,179
	Jettison	..	.....	3	5,350	..	.....	3	2,700	2	1,150	4	7,200	20	30,270	14	33,510
	Collision	..	.....	5	13,000	7	30,500	15	34,500	18	24,950	13	21,200	9	49,150	35	97,000
	Flood at Chicago	..	.....	..	25,000	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....
	Total	90	185,430	49	128,750	96	191,740	150	244,715	120	236,190	150	217,300	204	701,000	302	687,389
Scows.	Wrecked & Sunk	1	1,700	..	.....	..	.....	2	1,700	..	.....	1	1,200	2	6,000	1	2,000
	Stranded	1	1,500	..	.....	3	800	2	700	1	150	..	.....	..	.....	4	3,700
	Fire	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....
	Damaged	1	900	2	1,700	2	200	2	800	3	575	2	1,100	11	3,800	6	6,900
	Jettison	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	1	500	1	100
	Collision	..	.....	..	.....	..	.....	..	.....	..	.....	..	.....	1	500	1	1,800
	Total	3	4,100	2	1,700	5	1,000	6	3,200	4	725	3	2,300	15	10,800	13	14,600
Summary.	Steamboats	15	101,000	20	72,900	31	265,700	32	215,500	37	352,650	43	419,350	41	463,400	56	532,750
	Propellers	5	39,000	4	113,000	9	16,000	23	133,200	36	274,050	24	101,500	52	680,100	75	1159,950
	Barques	4	20,400	..	.....	2	1,100	..	.....	5	26,350	12	28,600	17	148,400	36	187,750
	Brigs	19	54,900	18	24,900	27	68,900	53	133,900	38	101,100	31	85,300	55	184,125	85	215,400
	Schooners	90	185,430	49	128,750	96	191,740	150	244,715	120	236,190	150	217,300	204	701,000	302	687,389
	Scows	3	4,100	2	1,700	5	1,000	6	3,200	4	725	3	2,300	15	10,800	13	14,600
	Flood & Derrick	..	.....	..	25,000	..	.....	..	.....	..	.....	..	20,000	..	.....	..	.....
	Total	136	404,830	93	366,250	170	544,440	264	730,515	240	991,065	263	874,350	384	2187,82	567	2797,839

Aggregate of Steam and Sail Disasters, from 1848 to 1855, inclusive.

	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.
	$ LOSS.	$ LOSS.	$ LOSS.	$ LOSS.	$ LOSS.	$ LOSS.	$ LOSS.	$ LOSS.
Steam	140,000	185,900	281,700	348,700	626,650	520,850	1,143,500	1,692,700
Sail	264,830	155,350	262,740	381,815	364,365	333,500	1,044,325	1,105,139
Total	404,830	341,250	544,440	730,515	991,015	854,350	2,187,825	2,797,839

BUFFALO HISTORICAL SOCIETY